

THE LITTERATURE OF BUSINESS

# THE LITERATURE OF BUSINESS

SELECTED AND EDITED BY

#### ALTA GWINN SAUNDERS

Assistant Professor of Business English in the University of Illinois

AND

#### HERBERT LESOURD CREEK

Professor of English in Purdue University

Third Edition



Withdrawn from UF. Surveyed to Internst Archive

HARPER & BROTHERS PUBLISHERS
NEW YORK AND LONDON

THE LITERATURE

651.7 Sastla

Copyright, 1920, 1923, 1928
By Harper & Brothers
Printed in the U. S. A.

#### CONTENTS

			PAGE
EFAC	E		ix
TROD	UCTION		xi
	Part 1		
	THE PROFESSION	OF BUSINESS	
Ent	CATION:		
	he College Man in Business	CHARLES M. SCHWAB	3
	he Higher Education as a Train-	CHARLES III. DCHWAB	
1	ing for Business	H. P. Judson	7
C	ollege Grades and Success in Life	Louis Bevier	21
Is	Big Business a Career?	Anonymous	31
Етн	ncs:		
Т	he Profession of Commerce .	John Ruskin	47
	he Morals of Trade	HERBERT SPENCER	54
	Few Kind Words for Business .	BRUCE BARTON	69
A	nonymous Liberalism	GLENN FRANK	72
R	ealizable Ideals	THEODORE ROOSEVELT	89
T	he Shifting Center of Morality.	STUART P. SHERMAN	97
Psy	CHOLOGY:		
	the Psychopathology of Business	CARL DREHER	103
	he Uses of Imagination in Busi-		
	ness	T. S. Knowlson	115
V	What Makes the Tired Business	T T.	100
	Man Tired?	James Hay, Jr	123
Bio	GRAPHY:		
Т	he Difficult Art of Getting	JOHN D. ROCKEFELLER	133
H	I. P. Davison	B. C. Forbes	146
V	What I Learned About Business	HENRY FORD	159
STIC	cess:		
	Message to Garcia	ELBERT HUBBARD	173
	The College Man and His Job .	CHARLES MANFRED THOMPSON	v 178
	apitalizing Courtesy	F. C. KELLY	192
	ome Men Lose Five Minutes		
	Early in Life and Never Find	Descar Danmor	206
	It Afterward	BRUCE BARTON	200

	Incidents in the Life of Edward		PAG
	Bok	EDWARD BOK	200
	Obvious Adams	ROBERT R. UPDEGRAFF	211
	The New American Tempo	ROBERT R. UPDEGRAFF	22
	To Him That Hath	H. L. MENCKEN	233
	Success	W. L. GEORGE	235
		Transcarda , , , ,	20,
	Part	II	
	BUSINESS WRITING	AND RELATED	
	PRINCIPLES OF		
Α.	GENERAL:		
	Truth of Intercourse	ROBERT LOUIS STEVENSON.	OFE
	The Starting-point of Thinking.	TOBERT LOUIS STEVENSON .	258
	The Problem	THOMPSON McClure	261
	The Craft and the Equipment .	JOHN M. MANLY AND JOHN	
	Ct. 12 12	A. Powell	272
	Statistics	HENRY SEIDEL CANBY	281
	The Philosophy of Style	HERBERT SPENCER	285
	Diction	G. B. Hotchkiss	292
	The Importance of Business Letters	A G G	
	The Quality of Restraint in	ALȚA GWINN SAUNDERS .	300
	Business Letters	JAMES WALLEN	305
	What Makes a Good Letter Good	Edward H. Gardner	313
	Why Our Letters Bring Us	THE TI. CALLDIVER.	919
	Greater Profits	SHERMAN PERRY	323
	The Human Side of It	WILBUR D. NESBIT	333
	Can a Writer Write Advertising?	EARNEST ELMO CALKINS .	340
	Shunning Shakespeare	RICHARD SURREY	350
3.	CLAIMS AND ADJUSTMENTS:		
	We Get New Business From Com-		
	plaints, Returns, Collections .	Andrew B. Wallace	054
	What Small Customers Can Do	THE W D. WALLACE	354
	for a Business	C. H. MARKHAM	365
	Using Complaints to Win and		909
	Hold Business	GEORGE B. CORTELYOU .	376
J.	CREDITS AND COLLECTIONS:		
	When the Credit Man Censors		
	the Mailing List	G. A. NICHOLS	384
	Credit Letters with a Sales Slant	ROBERT WILLIAMS	391
	Credits and Collections	J. H. TREGOE	393
	Factors in Determining the Credit		070
	RISK .	JOHN WHYTE	397
	The Complete Details of a Successful Collection Policy	TT 0 77	
	constant confection roney	H. G. Young	405

PAGE

201

CONTE	NTS	vii
APPLICATIONS AND POSITIONS:		PAGE
Are You Doing What You Want		
to Do?  The Unsolicited Letter of Applica-	HERMAN SCHNEIDER	414
tion	EDWARD JONES KILDUFF .	427
The Job of Landing a Job	JOHN R. COLTER	439
The Letter of Recommendation .	THOMAS ARKLE CLARK	445
Advertising and Salesmanship:		
	CLARENCE DARROW	449
Salesmanship	STUART CHASE	449
Advertising as an Incentive to	STUART CHASE	400
Human Progress	BRUCE BARTON	479
Advertising Copy and the So-Called "Average Woman".	Mrs. Christine Frederick	486
At the Sign of the Dollar	LORIN F. DELAND	495
Imagination in Selling	ROBERT R. UPDEGRAFF	514
Are There Rules for Writing a		
Sales Letter?	J. H. PICKEN	529
The Language of Advertising Display	Frank Alvah Parsons .	541
Types of Business Writing:	9	
1. Letters:		
Samuel Johnson to the Earl	of Chesterfield	556
Samuel Johnson to James M	Iacpherson	<b>5</b> 58
Samuel Johnson to Sir Joshu		558
Samuel Johnson to Bennet I	Langton	559
Thomas H. Huxley to a You		<b>5</b> 60
Abraham Lincoln to John D	Johnston	561
Abraham Lincoln to U. S. G	rant	562
Robert Louis Stevenson to I	E. L. Burlingame	563
James Russell Lowell to Nat	thaniel Hawthorne	564
William James to Henry L.	Higginson	565
Charles Frohman to Arthur	Wing Pinero	566
Elbert Hubbard to Subscribe		567
Christine Lowell to Former	Subscribers	568
<b>↑ 2.</b> Advertisements:		
The Story of the Steinways		570
Rome Wire Company		590
The Manufacturers' Nations	al Bank, Troy, N. Y	591
General Motors		592
Chateâu Frontenac		593
Associated Retail Credit M	en and Credit Bureau of St.	594
Louis		00.X

•••	CONTENTS
VIII	CONTENTS

															PAG
	General Elect	tric										•			-59'
	Procter and	Gamb	le			٠					٠	•	•	•	59
	Tecla Pearls										•	•			60
	Oppenheim a	nd Co	ollin	S								•	٠		60:
	Long Beach										•	•	٠		60.
	Harrods Ltd.					٠	٠		•	٠	٠	•	٠	•	600
3. R	leports:														
	The Form Reports	of .	Γecl	nnie	cal	Т.	M	. Re	) DDĽ	UΜ					60'
	Report on Counting C	perat	ion,	0	rga	niza	tio	n a	$\mathbf{nd}$	Sys	ten	as c	of $A$	c-	61'
G. Bibliog	RAPHY														623

#### PREFACE

Although the task of making selections from the immense and rapidly growing literature of business has not been light, the editors have found it a pleasant one, because of the uniform courtesy and consideration which authors and publishers have shown in response to requests for permission to use copyright material, and because of the interest which has brought helpful information and

suggestions from numerous friends.

For the right to use material they are indebted to The Century Company, the Educational Review, Harr Wagner Publishing Company, Charles Scribner's Sons, Doubleday, Page & Co., G. P. Putnam's Sons, Harper & Brothers, McGraw-Hill Book Co., Frederick J. Drake & Co., Printers' Ink Monthly, A. W. Shaw Co., the Credit Monthly, the Crowell Publishing Co., the Outlook Company, Benjamin H. Sanborn Company, D. Appleton & Co., the Atlantic Monthly, the Roycrofters, Harcourt, Brace & Company, Frank-Maurice, Inc., the Writer, System, the Magazine of Business, Sales Management, the Macmillan Company, the American Mercury, Advertising and Selling. Alfred A. Knopf, Inc., James B. Pinker and Sons, Rome Wire Co., the Manufacturers' National Bank of Troy, N. Y., General Motors, the Canadian Pacific Railway Company, the St. Louis Association of Credit Men, the General Electric Company, Procter and Gamble, the late Dr. H. P. Judson, the late Mr. Louis Bevier, Mr. Theodore Roosevelt, Mr. George Roosevelt, Mr. J. D. Rockefeller, Mr. B. C. Forbes, the late Mr. Stuart P. Sherman, Mr. Elbert Hubbard II, Mr. Charles Manfred Thompson, Mr. Fred C. Kelly, Mr. Edward Bok, Mr. James Wallen, Mr. Edward H. Gardner, Mr. George B. Hotchkiss, Mr. Edward Jones Kilduff, Mr. Thomas Arkle Clark, Mr. J. H. Picken, Mr. John Whyte, Mr. Clarence S. Darrow, Mrs. Christine Frederick, Mr. Frank Irving Fletcher, Mr. T. S. Knowlson, and Mr. Carl Dreher, Mr. Robert Williams, Mr. Richard Surrey, Mr. A. B. Wallace, Mr. R. R. Updegroff, Mr. G. A. Nichols, Mr. H. G. Young, Christine Lowell.

Professor George B. Hotchkiss and Professor E. J. Kilduff of New York University, Professor Howard E. Viets of Syracuse University, and other teachers of Business English have been kind enough to make valuable suggestions in regard to selections. Professor N. A. Weston of the University of Illinois and other colleagues have contributed friendly and useful advice.

#### INTRODUCTION

This book is intended for serious students of business writing: young men and young women in classes in business writing in our colleges and universities; correspondents in commercial firms, perhaps being trained by correspondence supervisors; executives; credit managers; theads of adjustment and claim departments: collection men—all who have awakened to the fact that letters have a vital part in building or ruining a business. The experienced students know, and the inexperienced should be taught, that in too many cases the letters are below the standards of the firm in other respects; that one may not write effective letters merely because one writes many letters: and that knowing what one wishes to accomplish is not synonymous with knowing how to accomplish it by the letter. They also know, or will quickly learn, that improvement in letter-writing is not the result of the short-cut methods sometimes suggested in popular business literature, but that it must be based on a serious study of principles and the slow acquisition of skill in practice. To such persons it is hoped that this volume may prove of service.

What are the requirements for the successful writing of business English? Are they not these: (1) a knowledge of business methods, of credit practice, of the technic of the sale; of human nature and the elementary psychology of suggestion; (2) character and personality, the distinctive traits that make one an individual and a force in the crowd of individuals; and with these, and as part of them, a knowledge of professional standards of conduct, of the place of business in modern life, and of the human problems involved; (3) a command

of composition: an adequate vocabulary, a sense of style, a respect for one's language, and a capacity to organize and marshal one's ideas?

It is perfectly clear that no training can give all the information or produce all the qualities that are here suggested. But it is pretty evident that it is reading upon which we must depend for a very large part of what we want. The way in which this reading should be done

is not quite so evident.

In the case of college students, whose requirements have been primarily in the minds of the editors, two methods have been used; some instructors ask their students to subscribe for business magazines; others prepare lists of books and articles to which they send the students. Both methods are admirable, and they need not be discontinued even if a book of selections is adopted. However, they suffer certain disadvantages. If all students read only one magazine of business, then the range of reading is too narrow. If definite selections from various magazines and books are assigned, then large classes almost inevitably find difficulty in doing assigned reading promptly, if at all. If a wide range of choice is allowed, then it is not possible to check the reading fully, and the student's choice almost certainly depends upon his convenience rather than his needs. The rapid growth of classes in business English makes necessary simplification of teaching methods. It is hoped that this book will contribute to such a simplification in connection with supplementary reading.

If our method is right, what may one hope that the reading may do to help the student meet the requirements for success in business writing? Consider the matter of personality, for example. One writer, who makes the writing of commercial letters a serious study, and who maintains that they need not be devoid of quality, in the best sense of that word, regards a business letter as an extension of personality. If this is applied further, a letter becomes an extension of the personality of a business,

hich, in turn, is based upon the personalities of the men gaged in it. The question arises, therefore, as to what resonality to cultivate, how it can be best cultivated, d what training is necessary to extend it when once it cultivated.

The first half of this book is built up around the idea of hat personality a business man may cultivate and how may be cultivated. It treats problems which arise daily r one training and informing himself in a college of comerce for business as a profession. He questions conantly the desirability of spending four years in informing imself about theory instead of giving himself four years f experience. He is likely to compare the ideal ethics et as standards for college students with those of the rofession he has embraced. He catches an inspiration om reading about those who have succeeded or is made think when he analyzes the factors that made for sucess in the past with those making for success in the resent. He questions whether one can succeed honestly r not, and what place honesty, service, personality, have business. His reading develops and helps to define is personality, in that it helps him to answer these quesons, and so to fix the principles that shall later guide im.

That the importance of personality and character is ecognized by persons other than teachers is shown by the remarks made by a business man in a talk to a large number of people interested in making letter-writing in

ne commercial world better:

"In our school work we are apt to lay down rules. That a not enough; there must be a real awakening of initiative. The true correspondent does not write by rule; he writes the result of inspiration, possibly occasioned by a letter reply to which he is writing, plus his own personality estrained by education. We should, therefore, select for ur correspondents the best personalities, and then train nem along the narrow line between radicalism and contervatism. . . . If we can show that it is possible to teach

by inspiration rather than by precept, that business letter writing is selling and worthy of the attention given to sales in person, that letters may be cordial without being effusive, and may be firm without being antagonistic, we will have met for a good purpose."

Making a similar criticism, another business man, whose letters as well as business life are characterized by distinctiveness, writes, "The average text-book on form let-

ters reads like a catalogue of plumbing supplies."

The quotations are rather general in their implications, but they are indicative of the fact that the business world is wanting more than it is getting from those representing it in correspondence, and that it looks to the schools off higher learning not merely to make the teaching of business English practical enough to meet professional needs, but also to produce persons able to write letters with character and style, letters possible only when the writers; have ability, education, breadth of view, and dignity of purpose.

The man who succeeds best as a writer of business; English is, therefore, a cultured man. The word "culture" is perhaps not particularly appealing in relation to business, but no other word quite takes its place. The business man who counts as an important member of his community is the one who sees the relation of his business to the life of the community, who is aware of social forces and movements, who guides these movements or modifies his own course with reference to them. Such a business man has culture even if he does not listen patiently to Wagnerian opera or read with eagerness the essays of Maeterlinck. A considerable portion of the material here presented is cultural in a broad sense, and may be made to contribute to the education of the student or young business man, and thus help to build the larger personality which is essential for real success.

It is perhaps not so necessary to emphasize the relation of reading to the development of a good style. Nevertheless, the relation of reading to a good business English style is not always recognized by the student. An impoverished vocabulary, a mind free from the rhythms of good English prose, do not produce superior advertisements or the most effective letters. A recent writer in the Saturday Evening Post, commenting upon the dissatisfaction of business men with the English of college graduates, said: "The strictest executive would have no cause for complaint if he could have his office correspondence conducted by the poor Elstow tinker who wrote Pilarim's Progress; and if he could procure the services of any one of the sober gentlemen who translated the Bible for King James he would be fortunate indeed." In other words, good English prose in letters or reports is not necessarily of a distinct kind; it is the prose also of our best writers of literature. In this volume are numerous selections which, it is hoped, will stimulate the interest of students in good English. The selections have been made, in fact, with reference to excellence of style as well as to content. Many of them will serve for detailed analysis and criticism, for the study of structure or diction, and for exercises in summarizing.

The importance of a knowledge of business practice and of the technic of business-writing is so evident that the use of nearly half of this book for the purpose of supplying some of this knowledge needs no defense. It is true that the text-books contain discussions of these matters, but usually they are somewhat dogmatic because of the pedagogical purpose. The selections in this volume contain the views of experts, and although conclusions vary as to details, the selections represent a consensus of opinion. and are authoritative. The reading of these essays will help define for the student the place that letters have in the whole field of business and the standards of English used by the best writers on the subject. It will give him the feeling that his course of business writing has an objective, that it is applicable in a real world which he expects to enter. When he finds selections representing a range of periodicals devoted both to culture and to business, he knows that the commercial world is interestedled in making letters better in every respect, and he gains confidence in the precept of a teacher or in a principle in a text-book on business English if he reads the same: theory, principle, or precept from the pen of a correspondence supervisor, or a man who has been conspicuously successful in business.

The short head-notes throughout the book will serve to suggest the relation between the needs of the student of business English which have been mentioned and the read-The classification of the selections under the heads "The Profession of Business" and "Business Writing and Related Principles of Business," divides the readings as to the two main purposes, cultural and professional. Every reader will make his own use of a selection in fitting it into his life and in ordering his knowledge, or in relating it to the problems of correspondence, but it may be helpful to point out some possible groupings of the selections. To the attainment of a new conception of the relation of modern business to society, one can make an approach by reading "Anonymous Liberalism," by Mr. Glenn Frank. The responsibility of the college-trained person to the profession is brought out by "The College Man in Business," by Mr. Schwab. The division on "Education" points out one respect in which business is becoming a professionthat is, a period of training and acquirement of knowledge of theory and principle is beginning to be considered requisite to the highest success in business. The place that service has in business is emphasized in Roosevelt's "Realizable Ideals." Personality in relation to success is revealed in "Biography," and is suggested in the writings of such men as Dr. Judson and Mr. Schwab. The divisions "Biography" and "Success" furnish much that is stimulating as to men and methods. The place that psychology has in business is indicated by a few selections. Some qualities necessary for success are suggested in the selections listed under the topic "Success."

The first division of Part II, entitled "General," serves variety of purposes. "Truth of Intercourse" emphasizes accrity. Other essays discuss the importance of the siness letter, the planning of the letter, the personality the writer, style, and methods of improving one's anglish.

The relation of the next four divisions of the book to the aching of business English is clear. In addition to the ct that they present in an interesting form theory, rinciples, and practices, a knowledge of which underlies solution of problems in adjustments, credits, collections, and salesmanship, they represent the latest developments a certain fields. Mr. Colter's "The Job of Landing a bo" treats applications from an angle frequently negocited. The discussions of correspondence under each of the headings emphasize the aspect of salesmanship in very letter, a principle no longer new but not too generally poplied.

The last section of the book, "Types of Business Writing," has been added in the revised edition at the suggestion of teachers who have used the book. The letters of istinguished men should encourage the student to see the possibilities of dignity and style even in everyday usiness notes. The reports and advertising copy are included for teachers and students who wish either brief models or materials for a study of structure and style.

Almost every selection in this second half has its part a making correspondents feel that letters are the extension of the house character and personality; or even more, or to the wide range of customers whose main point of contact with the house is the letter, the letter is the house. and the letter is important, too, because of its permaency; for, long after the spoken word is forgotten, it may eappear to bless or curse the writer. On those to whom the correspondence of a firm is intrusted rests the responsibility of making the correspondence a vital asset in building the business, and no one should have this responsibility who is without the willingness to pay the price of knowing

what should be in a letter, the person to whom it is sent and how to give to that person the one impression desired and, beyond that, the price of developing the intelligence and character which make a man worthy of a place in the greatest of modern professions.

## Part I THE PROFESSION OF BUSINESS



#### THE LITERATURE OF BUSINESS

## THE COLLEGE MAN IN BUSINESS <sup>1</sup> CHARLES M. SCHWAB

Mr. Charles M. Schwab (1862-), who became famous in 1901 when he was made president of the newly formed United States Steel Corporation, had secured employment with the Carnegie Company as a stake-driver at a dollar a day twenty years before. Pluck and ability won the friendship of Mr. Carnegie, and rapid promotion followed. His success as Director-General of the Emergency Fleet Corporation during the Great War established his reputation as an industrial leader. Sympathetic toward labor, believing strongly in a personal relation between superior and inferior, and ready to adjust himself to a changing social and economic order, he represents the most progressive of American business men. The fact that, like Mr. Carnegie, he is not wholly confident of the success of the college man in business makes this chapter of friendly comment significant for the student looking to business as a career.

The relation of higher education to industry always has interested me. Several years ago I spoke to a little group of New York boys from the East Side on the subject of business success. These youngsters were spending their evenings in hard study after working all day for a living, a splendid indication that they had the right stuff in them.

I told these boys that if they kept to their course they stood as good a chance of success as any boys in the world, a better chance, in fact, than many boys entering college at their age instead of stepping out into the world of practical affairs. "The higher education for which these boys were giving up three or four of their best years," I

<sup>&</sup>lt;sup>1</sup> Reprinted from Succeeding With What You Have, by permission of The Century Company.

said, "holds no advantage of itself in the coming business battle. It will be valueless industrially unless it is accompanied by a capacity for plain, hard work, for concentration, for clear thinking. These qualities are not learned in text-books."

To my utter surprise the newspapers the next day quoted

To my utter surprise the newspapers the next day quoted me as being opposed to a college education, indeed, to education in any form. They declared that I despised learning and believed the time spent in getting it was wasted. This false impression has had a long life. Even

to-day it crops up occasionally.

I am not against college education. I have never been. Whatever may have been true in the past, there is no doubt that to-day industrial conditions favor the college man. Old crudities are disappearing; science is dethroning chance. Business is conducted on so vast a scale that the broadening effects of higher education, gained through

proper application, write a large figure.

But the college man who thinks that his greater learning gives him the privilege of working less hard than the man without such an education is going to wake up in disaster. I regret that some college men enter industry with an inflated notion of their own value. They want to capitalize at once their education, and the time they spent in getting it. They feel it is unfair to begin at the bottom, on the same basis with a boy of seventeen or eighteen who has never been to college.

A college man, entering industry, is worth no more to his employer than a common-school or high-school boy, unless he happens to be taking up some position in which higher education is directly applied. Even then he has to adjust himself. Neither knowledge of the classics nor mathematical proficiency can be converted overnight into a marketable commodity.

Higher education has its chance later, when the college boy has mastered all the minor details of the business. Then, if he went to college with serious purpose and studied hard and systematically, he has the advantage of a thorughly trained mind to tackle larger problems, a mind which should be broader and more flexible because of its creater powers of imagination and logical reasoning.

Real success is won only by hard, honest, persistent oil. Unless a young man gets accustomed to that in chool he is going to have a very hard time getting accustomed to it outside. The chap who goes to college only pecause it suits his parents to send him, and who drifts treamily through his classes, gets a disagreeable jolt when he lands a job outside, with a salary attached to it.

Furthermore, if the college man thinks that his education gives him a higher social status, he is riding for a fall. Some college men, too—not the average ones, fortunately—have a pride in their mental attainments that is almost arrogance. Employers find it difficult to control, guide, and train such men. Their spirit of superiority bars the

bath of progress.

Most college men are free from this false pride. But occasionally employers come in contact with one who has t, and judge all college men by him. In business we buy by sample, and sometimes the wrong sort of sample from an institution of higher learning makes an employer feel as Robert Hall felt when he wrote of Kippis that, "He might be a very clever man by nature, for aught I know, but he laid so many books on top of his head that his brains could not move."

While I have no sympathy with this occasional prejudice against college men, yet I have found frequently that the very fact of having been denied a higher education works in favor of the common-school boy. He has to labor after hours for his education; nights and holidays he has hammered at the forge of ambition. Success is built on such habits. College men are likely to think their evenings are meant for music, society, the theater, rather than for study that will add to their business knowledge.

For some college men it is a hard descent from the heights of theory to the plains of every-day facts and com-

mon sense. Sometimes years of book learning come to grief before a problem that is disposed of out of hand by men whose wits have been ground to an edge by practical

every-day experience.

Thomas A. Edison, who never saw the inside of a college as a student, once had in his laboratory a man fresh from one of our great universities, where he had been graduated at the head of his class. Soon this young Bachelor of Arts met much that upset his pet theories. But he would not readjust these theories. When things were done contrary to rules laid down in the books, he looked on with indulgence.

One day Mr. Edison unscrewed from its socket an incandescent electric light bulb. "Find the cubic contents

of this," he said to the college graduate.

To work out the problem by mathematical route was about as difficult as squaring the circle. But the college student went at it boldly. Reams of paper were figured and disfigured by his energetic pencil during the next few days. Finally he brought to Mr. Edison the result of his calculations. "You're at least ten per cent. out of the way," said the inventor. The graduate, sublimely confident, disputed this.

"All right," said Mr. Edison, calmly. "Let's find out." The graduate took out his pencil, ready for another siege at mathematics, but the inventor quietly picked up a small hammer and knocked the tip off the blown end of the bulb. Then he filled the bulb with water, weighed it, and in about a minute had arrived absolutely at the result. It showed that the complex mathematical calculations of the college man were at least ten per cent. out of the way.

Fortunately, the lesson went home, and afterward the star student became an excellent practical electrician.

#### THE HIGHER EDUCATION AS A TRAINING FOR BUSINESS <sup>1</sup>

#### HARRY PRATT JUDSON

Dr. Harry Pratt Judson (1849–1927), president of the University Chicago, 1907–1923, and for many years professor of political science the university, wrote in 1896 a little book which remains one of the 5st thoughtful and inspiring of the discussions of the relation of edution to business. Only the end of the book is reprinted here. The rlier part contains comment upon such topics as "College Weak-qs," "What We Mean by Business," and "The Place of Honor in usiness," all of which should be read by the college student who exects to be a business man. The whole book is a plea for the development of many-sided business men who look upon the world not erely as a field for the battle of the market, but also as a means for owth in happiness, culture, and character, and who fill a large place cause they are in contact with life at many points.

It is just as well to remember that, after all, business not the whole of life. To be sure, it is a very large part, hd a very important part. Still, life has many sides bedes the business side. An excellent man of business may e a bad citizen, a bad father, an unhappy man. One av succeed in business and yet even in his own judgent make a failure of life; and it is possible to fail in usiness, but yet to make life a glorious success. In short, usiness is, in truth, a means to an end. That end is a ood, all-around life. Without the products of business ctivity such a life is difficult, but the means should not e mistaken for the end. Suppose one succeeds in getting large fortune and nothing else. What does he amount ? He has money, with no sort of idea as to its best use. le has power and doesn't know what to do with it. He like a superb steam-engine, which has been built up

Reprinted from The Higher Education as a Training for Business University of Chicago Press), by permission of Dr. Judson.

with great labor and pains, which works magnificently, but which runs nothing but itself. The piston slides in and out, the balance-wheel whirs, and steam puffs busily, but there is no power belt. The engine doesn't really do anything, after all. So it is with a man who has established a business, who has amassed a fortune. He has only go possession of a tool. Now, what is he going to do with it' What does he know how to do with it? What does he want to do with it? There is the test.

To succeed in business and to succeed in life, then, are two things which are not always conjoined. They should be. The best success is to succeed in both. But, them success is no small thing, and implies no small knowledges. Modern life is very complex. There were times, before the day of railroads and telegraphs and newspapers, when few people had many things to think about. Life was slow. Nothing happened very often. The deliberate jog trot of existence favored a placid frame of mind which seldom was disturbed from without and rarely required any feverish energy from within. Men and cabbages were not so far apart as they are now.

But all that is changed. Human knowledge has not merely been added to, it has been multiplied. New thoughts are turning up on all sides with bewildering rapidity. The quiet stream of life which flowed between meadows, reflecting on all its still surface the willows and the blue sky and the mild-eyed kine, has become a rushing torrent which turns the wheels of countless busy mills in its rapid way to the infinite ocean. The mere dreamer is out of date. Men must be thinking and doing with nervous energy. Their minds are wide awake. The pace is set by steam now, and not by oxen. People are not longer provincial. The whole world belongs to everybody.

In these new social conditions it is plain enough that the adjustment of the individual to society is no longer the relatively simple thing that it was. One who would fill any considerable place in the world must understand the world in more than a fragmentary way, and that under-

anding implies a wide and varied training. Is it not asonable to conclude that the best training for business ll at the same time enable one to grapple with business oblems, and to subordinate business achievements to eir higher ends? It will be training for success in the quisition of wealth and for equal success in the use and joyment of it. Thus will success in business lead to eat wider success in life of which the former is only a art.

#### THE REQUIREMENTS OF BUSINESS

Confining attention for the present to the immediate emands of adaptation to business, let us see what the ost essential of these demands are:

First of all, surely nothing is more essential than indusv. Perhaps it is true that most people are by nature zy, and work hard only under the impulse of necessity. o be sure, almost any one may be energetic on occasion his is what athletes call a "spurt"; but sustained applition for a long period of time—this is what wears on ne's patience, and this is what tells in the race of life. It's doggedness as does it," is an old saying, as true as is homely. No one is fit for success in business unless far under the mastery of his will that he can compel imself to work hard and steadily; indeed, his training not complete until the effort disappears, and patient bor, whether by body or mind, becomes a habit.

But mere industry is not enough. In order to tell, bor must be well directed; and to that end one must now what he is about. He must understand his business. e must know people and how to deal with them. He ust have a wide knowledge which has no apparent bearg on his immediate affairs—a knowledge which we comonly call intelligence. A successful business man must e an intelligent man—a man who understands.

But knowledge and industry are not enough. usiness man's mind should not only be well stored, but

acute as well. He should be able to see a point, and quickly at that. The turns of business life often require instant perception, prompt decision, rapid action. One or whose mind an idea dawns slowly—who digests facts as an anaconda does a pig, in a semi-comatose state-sucl a one will seldom form an opinion before the time for action has passed. He is like the old lady on the under ground railroad train in London. Being very stout, shi felt obliged to back slowly out of the car at her station But before she was halfway out the guard came along and thought she was getting in, so he briskly pushed he in the car, slammed the door, and away went the train She went five times around the entire circuit of London repeating the attempt each time she came to her station before she was able to get out, finally. Business doesn' wait for sleepy people. An acute and ready mind it essential.

Reliability, too, is quite as important an element of success. Business consists of dealing with men, and not one can long deal successfully with men unless they learn to depend on him. They must be confident that he can do what he attempts. They must feel sure that he will do what he agrees to do. A man who has thus won the confidence of his associates is on the highroad to success. A reputation for reliability is an invaluable asset.

In short, a business man's resources cannot all be deposited in the bank. They include three separate things—what he has, what he is in himself, and the good opinion of his fellow-men. Without any one of these three a man is handicapped, and he can hardly get the first and the third unless he has in himself the four prime qualities, of

industry, intelligence, acuteness, and reliability.

#### How the Higher Education Trains to Industry

The habit of sustained mental application is got only by persistently applying the mind to work in a systematic way; and in no other line of life is such systematic mental

abor so uniformly required as in our higher institutions of earning. In not a few lines of employment there are busy times and slack times. Now, for a long time there is little o strain the attention, and then for a while every nerve s taut. But in college the work is almost absolutely uniform. It can be successfully done only by regular applibation, day by day, week in and week out. It is work of kind, too, calculated to draw out the best powers at the student's control. He is constantly thinking, reasoning, rearning, trying to understand. He is incessantly training nimself to submit to his will—to work when he would ather idle, to think when he would rather dream. A good student in college lives a busy life. His days are marked but into definite portions, and to each is allotted a specific task. He works with energy from morning till night often into the night. He is no sluggard. Even his spurts are energetic. Lounging plays a small part in college life. Baseball, football, tennis, are games which hardly encourage indolence. College politics puts one on the qui vive. The editor of a college paper has no sinecure.

In truth, a college is a hive of industry. There are drones, no doubt, and sometimes they buzz more than the workers. But they are the minority. No one can be a respectable student in a good college without very systematic industry—without forming the habit of working

steadily and cheerfully.

Business is not always merely so much labor. It presents constantly new difficulties, now problems to solve, and that is just the nature of a student's work. He has by no means only so much to learn, which can be swallowed by the yard as the Neapolitan peasants seem to do with their macaroni. College life is full of knotty questions. There is a daily grapple with these difficulties. There are strength and confidence learned by experience and success. In short, the well-trained college man knows how to work patiently and hard, how to wrestle with new questions, how to keep at a thing until he masters it; and this is the very essence of the habit of business. The higher

education should give just the training in industry which a business life demands.

### WHAT SORT OF INTELLIGENCE THE HIGHER EDUCATION GIVES

It is a common notion that the student comes out of college laden only with "book knowledge," and that "book knowledge" is of necessity unpractical and, in the main, probably more or less useless. This is an imperfect notion, like many others, which people form without adequate investigation. The fact is that the higher education deals with a great mass of knowledge which has a very immediate bearing on the conduct of life. Language and literature and history are not mere intellectual luxuries. They are the record of what men have been thinking and doing in many lands and in many ages. No one can be the worse for such knowledge, no matter what his purposes, and a thorough knowledge of the modes of human thought and action under a wide variety of conditions surely is not a bad preparation to understand men when one comes to deal actively with them.

But there is another class of knowledge afforded by the higher education which has a very immediate bearing on affairs. Every advanced modern college gives much attention to what we may call, roughly speaking, the social sciences. By this we mean a study of society as it is today. There is an analysis of the structure and working of government; the essentials of law, public and private; the elements of economics, including an investigation of industrial methods and of the principle of finance. This sort of study does not by any means consist in the mere teaching of shadowy theories. It rather involves a careful investigation of facts and a training in drawing sound conclusions. The knowledge thus reached is of the utmost value to every man who has to do with actual affairs. This value may be said to lie mainly, perhaps, in enabling one to avoid mistakes. The experience of people who have en working under erroneous ideas, the experiments nich have been made and have failed, the proved prinches of safe policy, the legal ideas which underlie our ciety, all these are the material of an intelligence which of the highest moment to business life. More of it buld have prevented a multitude of wild enterprises with eir inevitable loss to their projectors and disaster to the mmunity.

Another essential part of the modern higher education cludes the material sciences. Chemistry and physics, ology and biology; without these and similar branches modern college course is impossible. But all these deal ith subject-matter of knowledge which has an eminently ractical bearing. These are the things in which the world day is making tremendous progress. They are filled ith the most absorbing interest. With the vast expanon of scientific knowledge the control of material forces also extended. With the extension of that control the eans and methods of business are from time to time lirly revolutionized, and it is plain that scientific knowledge has a very significant business value.

The higher education, then, is calculated to give a broad telligence which fits one the better to understand any isiness problems, and with this broad intelligence it could be noticed that such problems are approached from pove rather than from below. There is a great difference between reaching up to understand a situation and reach-

g down to it.

Of course, no man, no matter what his general intellience, is fitted for a specific business until he has also astered the special knowledge which belongs to it. But, a a rule, the acquisition of that special knowledge is not fficult to one who has already found out how to learn and how to do. He will grasp rapidly and learn readily, and, as compared with one who has merely acquired the pecial knowledge, the highly educated man has an adantage in his wider range of intelligence. It is of enoraccust value when one learns something to be able to put it in relation with something else. If, however, the number of things one knows is small, there are not many relations which can be found for it. But a man whose mine is full never gets a new idea without at once seeing it bearing on a great number of other ideas; and a business man whose mind in this way bristles with hooks for grappeling with facts is sure to have so fresh an intelligence that his business is no mere routine.

The highest education makes an intelligent man; and the more intelligent a man is, other things being equal

the better adapted he is for business.

## THE HIGHER EDUCATION GIVES MENTAL GRASP

A large part of education consists in the training it gives Knowledge may be power, but a disciplined mind is power ful. Of course discipline can be obtained in many ways and it is by no means lacking as the result of an orderly business experience. Good training in a good college, how ever, is a mental gymnastic, than which none better has yet been found. In fact, the knowledge which a student may acquire is by no means so important as the control of his own mind, which he should get from his college education. No matter if he cannot read a page of Latin demonstrate a single proposition in trigonometry, or recite the simplest chemical formula. All this can be passed by provided he has learned how to think, how to use any or all the powers of his mind readily, accurately, and vigor ously, at will. This is the richest fruit of a college course For this a well-planned curriculum has been constructed For this the ablest professors give their best efforts. President of the professors of the professor of the pro dent Garfield is credited with saying that "a good enough college for him was a log with himself on one end of it and Mark Hopkins, the venerable president of Williams Coll lege, on the other." What he meant was that the training in thinking which that incomparable teacher could give was really a liberal education in itself, and he was quite right. To have a mind stored with knowledge is a good ing. To have a mind under perfect control at all times a far more important thing. Such a mind will know once how and where to any information.

In other words, the higher education supplies both owledge and power; and of these power is the more portant.

Now, it is just this trained alertness of mind which busiss needs above all. One may get it without much hooling; but the college man who has improved his portunities is sure to have it. He can think quickly, can think accurately, he can see a point at once, he has need for laborious explanations. In short, he has ready mmand of the tool which every business man must use his head. Of course, if he has sawdust in his head, as me college students appear to have, not much can be pected of him. But in that case he certainly would have seen no more efficient even if he had never gone to college.

# CHE HIGHER EDUCATION SHOULD GIVE A HIGH SENSE OF HONOR

It is not all college students who have a delicate sense honor—more's the pity—but, after all, those who do not are the exception to a very general rule. The contions under which students meet and associate in college the such as to develop genuine qualities. Shams are nickly seen through and cordially despised. Meanness and real vulgarity are looked down upon. Such rough and boisterous ways as students are apt to affect come of the overflow of animal spirits, and at least have in the nothing sneaking. On the contrary, there grows uponing the young men an ideal of a gentleman which, if not altogether above criticism, has at least this sound allity—respect for one's word. A gentleman is above alsehood or low trickery; he scorns it because he respects mself.

Is not this, after all, the essence of the character of a

gentleman? That is a character which many affect any which not a few misconceive. Some seem to think it like in the proper necktie, the correct hat, the crease in the trousers. Others place it in "good manners" of the ball room or parlor type—they become carpet knights. Man are sure that to be a gentleman depends, at least, in some way on what "they say," on what "they are wearing on what custom prescribes, on "correct" manners. But all these put the standard outside oneself. The regentleman has his standard within. He respects himself and so he scorns an action which he knows to be low of mean. He scorns it, not because he fears the opinion of others, but because he does not wish to forfeit his own good opinion. He is not veneered.

It is this type which, on the whole, the higher education tends to develop. No college can make a gentleman out of a cad; but all our colleges do in greater or less degree impress sound ideas. No young man can go successfully through a course of liberal learning without getting pretty clear notion of what self-respect demands, any without trying in the main to stick to what is honorably and clean. Such a man will not be found wanting when he is tried. He will do what he agrees, he will be about low tricks, he will perform duties faithfully, he will be

reliable man.

# THE HIGHER EDUCATION ADAPTS ONE TO SOCIETY AND LARGE

"My foot is on my native heath," was the exultant cry of MacGregor. He was at home and he feared nothing He knew every inch of the mountains—the mountain air in his nostrils was like wine to quicken the blood—he was easily confident in his strength and skill, he was master among his men. But MacGregor, in his tartan plaid and kilt, walking down the crowded street of a great capital would have been awkward and constrained. Every gamin would have mocked him. He would have been out of

ace—bewildered amid his strange surroundings—consed and uncertain. His strength and skill would have en useless.

How many a business man is like MacGregor? In his n office, among his familiar surroundings, he is full of ergy and confidence. He knows what to do and how do it. He exactly fits his environment—he is at home. It if he is a man of limited education and experience, as on as he is put in other surroundings he is quite at sea. It does not know how to meet another type of men than at to which he is accustomed. In short, he is provincial. It is circle of life is very small, and he is lost if he strays to of it.

The higher education broadens the circle of existence. makes one a man of the world, at home anywhere and nong any class of men. One's business may be small, t there is a whole vast world outside of it with which ucation has made him familiar, so he is not tethered to spot. If circumstances lead him outside the daily rouae, there is no difficulty. That is just the difference nich education makes. A man of limited education is touch with life in a few points. Wide education brings ntact with life at many points. And this multiplication contact with life just to that extent multiplies the man. ne possibility of understanding and enjoyment is much eater: the comprehension and grasp of business oppornities are vastly greater; and especially there is room wider social influence. Very much of life lies outside e avocation in which a livelihood and a fortune are made. the church, in the club, in politics, in public enterprises all kinds, there is room for strong and able men to be t. Small men, to be sure, find it all they can do to fill small place in the world; but men with big brains and r hearts are like the housewife's loaves of bread, which e sets by the stove to rise—they are sure to run over a hall pan; and when a man of energy and ability finds mself taking a part in the larger affairs of life, he will be ly too glad to be well fitted for its activities. This fitness the higher education affords. It makes a man much months than a business man.

THE HIGHER EDUCATION TRAINS TO ENJOY AS WELD AS TO DO

Many a man has made a fortune and then has no idea what to do with it. Of course, he can go on accumulating more money: in many cases he finds his main enjoymen in that. But the truth is that wealth in itself amound to little; its real value lies in the enormous possibilitie which it opens. It is a great power, and one who know what can be done with it realizes that it is not so much the possession of wealth as the use of wealth which make it desirable; and it is quite as much an art to use mone so as to get the most out of it as it is to acquire it. "Coal Oil Johnny" suddenly found himself in possession of vast fortune. He was an untrained, ignorant boy. H squandered his money in such coarse pleasures as he could comprehend, and presently he was poor again. He no only did not know how to keep riches, but he had not the least idea how to use them for his own lasting enjoyment Of course that was an extreme case; but there is a wid difference in this regard between one whose training has all gone to make him a mere business man, and one whi has been educated with wider views. A highly educate man is many-sided. He appreciates and enjoys many things. To him wealth is a key which unlocks many doors and he knows where the doors are and to what they lead He is at home everywhere. He is not provincial, but cos mopolitan in his way of life. He is a citizen of the world

### WHO SHOULD GO TO COLLEGE

Should it be the aim to send every boy to college! Plainly not, any more than to make every boy a lawyer or a druggist. In the first place, there will always be the great army of those whose circumstances are such that

ere is no question of higher education. Then there are e few who are so bent on getting an education that thing will keep them from college. With neither of ese classes need there be any trouble. The question ll arise only with those boys who can afford the time d expense of a college course, but who are quite surely stined for business. With them, will a college training v?

It will pay if there is any likelihood of a career in some the larger fields of business activity. A boy who probly will not get much beyond the position of assistant a retail grocery may as well be satisfied with a commonhool training: but a business man who can give his son me advantages of a start in life may well include in those vantages a college education. If the boy is of the right rt he will, in college, form habits of methodical industry, ite as well as in the factory. He will learn a larger inligence than can be given by mere business experience. s mind will be trained to ready command of its facules. If, again, he is the right sort of boy he will learn a gh sense of honor. Beyond all this he will become apted for social life in all its forms; he will be at home where, and he will have his ideas so broadened, and his stes so cultivated, that he will know how to make the ost of life wherever he is. He will be a larger part of the mmunity.

As a rule, however, such a boy should be allowed to go college; he should not be sent. Unless he has some ste for study and some ambition for higher learning, the celihood of his benefiting by college life is small. It is no means essential that he should be a brilliant scholar; should be a respectable one. It should not be forgotten at a distaste for study by no means implies dullness, and many a boy who is driven to college is spoiled by so ling. Let him follow his bent. Only in doing that let m get the discipline of will power that comes from hard ork systematically done, whether it is agreeable or not. But it should not be forgotten that the widened scope

and increasing complexity of modern business life requirement and more of a higher training. One cannot safely go by the practices of a past generation. Great business undertakings to-day are demanding men of the broadess intelligence and of trained intellect. There will be imcreasing room for such men, and such men need the light and the culture of the higher education.

In fine, a boy who is inclined to go to college should be encouraged in that ambition if the way is clear. Other things equal, he will be a better business man for him

college training; and he will be a larger man.

# COLLEGE GRADES AND SUCCESS IN LIFE 1

#### LOUIS BEVIER

Professor Louis Bevier (1857–1925), dean at Rutgers College 12–1921, was a distinguished American scholar, educator, lecturer, I author in the fields of classical and modern languages and literates. After getting his A.B. degree at Rutgers College and his Ph.D. Tree at Johns Hopkins University, he studied and traveled in Europe. The term of the compact of the compact of the control of the cont

NOTWITHSTANDING numerous statistical studies which ave shown its falsity, the statement is often made that ere is no demonstrable relation between success in underaduate work and later success in business and profesonal life. Indeed, it is often stated that first-honor men, particular, are not likely afterward to attain distinction. this were true it would go far to discredit the value of college education, and would certainly demand a fundaental revision of college standards. The question at sue is not whether the college curriculum develops power the individual and trains his mind so that he is able to eal successfully with the problems which arise in his ter career, but whether scholastic standing in college is is not a fairly accurate test and measure of capacity nd character, and so an indication and a prophecy. College faculties go on the assumption that the intel-

Reprinted from the Educational Review, November, 1917, by permison of the publishers and Dean Bevier.

lectual acumen and the power of concentration demanded of the man who takes high rank in his studies are valuable assets in the competition of business and professional careers, that persistence and perseverance, attention to details, the power of self-denial, the subordination of less important matters to matters of greater moment, and similar qualities, all characterize the honor man, and are all qualities of permanent value. If this assumption is correct, then it should follow as a matter of course that students attaining high rank in their undergraduate careers will come to high places in professional and business life in larger numbers than students of lower grade, and we should anticipate that the percentage of success would be greatest for the so-called first-honor men.

The issue is complicated by the fact that many individual students neglect the courses of study prescribed on chosen in the curriculum, but are engaged very strenut ously in other lines of work, sometimes of a most important kind, for which they neither obtain nor seek credit toward a degree, but which, as tests of the qualities enumerated above, are perhaps even more valuable. men may graduate in the lower sections of their classess and vet have done as purposeful work, and work of a: high order of training value, as the man who has made the mastery of his scheduled work his first concern. Every college counts among its graduates men of high distinction who were independent of the curriculum, and perhaps defiant toward its demands, but were doing work quite as well directed on their own initiative, and gained doubtless quite as much from this self-directed energy.

Again, there are a considerable number of men of low scholarship standing, whose poor showing in college is due rather to their engrossment in other interests of studentife, than to lack of intellectual vigor, and these interests have fostered initiative and leadership, and have provedly particularly in business, an admirable introduction to a highly successful career. Are men of these types so exceptional that they do not affect the general average exceptional

rience, or are they so numerous that nothing can be edicted by grades of scholarship, when a class graduates.

to the later careers of the members?

Another difficulty complicates any inquiry of this sort. o one can give a precise definition of success, and no list successful alumni is much more than an opinion. Somemes lists have been taken from such books as Who's Who. his method has the advantage of being measurably free om the bias of individual judgment, but all such lists e arbitrary and of little value, except, perhaps, for mparison.

For the purpose of this study I have adopted a somewhat fferent method. The field chosen covers the forty-four asses graduating from Rutgers College from 1862 to 1905. clusive. I start with 1862 because with this class the reful scholarship records in our registrar's office begin, nd I end with the class of 1905 because later classes have ot vet been long enough in the actual competition of isiness and professional life to make an estimate of relave success possible. These forty-four classes, averaging bout thirty to a class, graduated 1,326 men, who form a imparatively small body, well known to some of those ho have been the closest students of alumni interests. heir careers are familiar and their most important chievements recorded.

I therefore asked four men who have the most intimate nowledge of the body of alumni, and no detailed knowlge of their undergraduate scholarship standards, to preare independently two lists each. First, a list of men ho had, in their judgment, achieved real eminence, and, condly, of those, a larger group, who have been highly accessful. In order to get some degree of uniformity of andard, I limited the first list to about thirty, and asked or the judgment of each as to the thirty most eminent en from 1862 to 1905. For the highly successful group I t the limit between 250 and 300, roughly one-fifth of e entire number. These lists were made up after mature onsideration, quite uninfluenced by any knowledge of the scholarship standing of individuals. They were drawn up independently and each one of them is based on the cares ful judgment of a trained thinker and close student of the alumni body. If the results of an analysis of each of these agree in all important respects, and differ only in unessential details, we may safely conclude that the analysis of an ideally correct list of "eminent" or of "successful' alumni, if such were possible, would yield a similar result and we may properly dismiss any attempt to set up a definition of such elusive terms as eminence and success

In dealing with this material I have pursued the same plan as regards both lists—i. e., the small list of eminen men and the larger list of highly successful men. Wi consider first what proportion of the men in any groun are found in each list—e. g., what proportion of the first honor men are found in the list of men selected as eminent and what proportion in the list of men designated as highly successful. The percentage is determined, of course, by dividing the total number of men who form the group into the number from this group who find a place in the list Thus, since 44 men were graduated with highest honors if 10 are found in the list of eminent men, the percentage of expectation will be  $10 \div 44$ , or 22.7 per cent.: that is somewhat more than one-fifth of the first-honor men have been rated as eminent in later life. Or, again, since 44% were graduated in the first third of their respective classes if 21 are found in the list of eminent men, the percentage of expectation for them will be  $21 \div 442$ , or 4.8 per cent. that is, not quite 5 per cent. of the men who graduated in the first third of their respective classes have been rated as eminent in later life. If we take the highly successful list the process is the same. If from the 44 first-hono men 22 have been listed as highly successful, including, o course, the 10 listed as eminent, then the percentage of expectation is 22 ÷ 44, or 50 per cent.; that is, one-half or the first-honor men have been listed as highly successful in later life. These computations give rise to several tables. We may compare first the percentage of expectan of the first-, second-, and third-honor men, and then of e highest sections of the classes from the narrowest to e widest—viz., the men of the first sixth, the first fifth, e first fourth, the first third, and further if we desire. Tables I, II, III, and IV. Or we may compare the different sections of the class with one another. How do the en graduating in the first third compare as to percentage expectation with those graduating in the second third d in the third third? These results are shown in Tables to VIII.

Once more we may turn the question the other way and quire how large a percentage of the men listed as emint, or as highly successful, graduated in the first third their respective classes, and how large a percentage in e second or the third third. Thus, of 32 listed as emint, of 21 graduated in the first third of their classes, and in the second third, the percentages of distribution are und by dividing by 32, thus:  $21 \div 32 = 65.6$ , and  $11 \div 2 = 34.4$ . It would then appear that of the 32 eminent on about two-thirds graduated in the first third of their spective classes, and one-third in the second third, and one in the third third.

In computing and presenting the tables, the material of oth smaller and larger lists is treated alike and set forth the same order. The columns marked A, B, C, and D, spectively, contain the percentages obtained by an anysis of the two lists submitted by each of the four men ho have assisted me in this study. A's lists contain 32 and 306 names, respectively; B's 33 and 286; C's, 32 and 66; and D's, 28 and 303. The fifth and sixth columns, arked ABCD¹ and ABCD², are based on composite lists, are first obtained by including all names mentioned by two or more of the individual lists, numbering 36 and 316; are second by including all names mentioned in any list, ambering 54 and 480. It will be observed that the numbers considered in the first five columns are so nearly equal at the percentages are practically comparable. Those

in column six are based on much larger numbers, and become comparable only when reduced to a common bases as in Tables IX to XII.

The first tables show how large a percentage of first-second-, and third-honor men make the group of eminence and success, respectively, in each of the lists studied, and in their composites.

	TABLE	,				
First Honor	20.5	25.0	C 18.2	D 22.7	ABCD <sup>1</sup> 25.0	ABCD <sup>24</sup> 27.3
Second Honor	9.1	9.1	4.6	6.8	11.4	13.6
Third Honor	4.5	4.5	6.8	2.3	4.3	6.8
	, .	4 , 6 ,		3		

Table R. (Successful Men)								
	°. A	В	C	D.,	ABCD1	ABCD		
First Honor	° 52.3	52.3	54.5		52,3	65.9		
Second Honor	47.7	40.9	40.9	40.9	47.7	59.0		
Third Honor	27.3	18.2	20.5	27.3	25.0	40.9		
6 D (	, ,	• •						

The third and fourth tables show how large a percentage of men who graduated in the first sixth, fifth, fourth, and third of their classes make the group of eminence and success, respectively. As the group widens the percentage of expectation falls.

	TABLE II	I (Em	inent M	en)		
First Sixth First Fifth First Fourth First Third	$6.4 \\ 5.4$	B 7.2 6.4 5.4 4.9	5.4 5.3 4.6 4.5	D 6.3 5.7 5.1 4.5	ABCD <sup>1</sup> 7.7 6.8 6.0 5.4	ABCD <sup>24</sup> 9.5 9.1 8.1 7.5
	TABLE IV	(Succ	cessful M	(en)	Anomi	A DODG

			`	•			
		A	В	C	D	ABCD1	ABCD22
First	Sixth	34.4	32.1	32.6	33.0	35.3	47.5
First	Fifth	33.6	31.7	31.7	32.8	35.4	46.4
First	Fourth	32.8	29.5	29.5	31.3	34.4	45.2
First	Third	31.2	28.3	26.7	29.9	32.1	43.9

The fifth and sixth tables show how large a percentage of the men who graduated in the first, second, and third

tirds of their classes make the group of eminence and access, respectively.

TABLE V (Eminent Men)

		. (		,		
4	A	В	C	D	ABCD1	ABCD <sup>2</sup>
irst Third	4.8	4.9	4.5	4.5	5.4	7.5
mond Third	2.5	2.3	2.3	1.8	2.5	4.3
mird Third	0.0	0.2	0.5	0.0	0.2	0.5
7	ABLE V	I (Succ	essful M	(en)		
1.	A	В	C	D	ABCD <sup>1</sup>	ABCD <sup>2</sup>
rst Third	31.2	28.3	26.7	29.9	32.1	43.9
scond Third	23.8	24.4	19.7	24.0	24.7	37.6
hird Third	14.3	12.4	13.8	14.7	14.5	27.1
The following or the division of					he same	e facts
	TABLE '	VII (En	ninent M	(len)		

	A	В	C	D	ABCD <sup>1</sup>	ABCD <sup>2</sup>
irst Fourth	5.4	5.4	4.6	5.1	6.0	8.1
cond Fourth	2.7	3.0	3.0	2.4	3.0	5.1
hird Fourth	1.5	1.2	1.5	0.9	1.5	2.4
ourth Fourth	0.0	0.3	0.6	0.0	0.3	0.6

TABLE	AIII	(Succ	cessjui	Men)	
A		В	С	D	A.

			-	3.7	*****	2220
irst Fourth	32.8	29.5	29.5	31.3	34.3	45.2
econd Fourth	24.7	27.4	18.4	23.7	24.7	37.3
hird Fourth		18.0	18.1	19.6	20.5	33.7
ourth Fourth		14.5	14.2	15.7	15.4	28.3

The remaining tables exhibit in the same order the perentages calculated on the number of names in each list s a base. They show, therefore, the proportion of each st that graduated in each third or each fourth of the espective classes. The ratios of percentages to each other re, of course, the same as in Tables V to VIII, but the ercentages are more readily comparable.

#### Table IX (Eminent Men)

	A	В	C	D	ABCD <sup>1</sup>	ABCD
First Third	65.6	66.7	62.5	71.4	66.7	61.1
Second Third	34.4	30.3	31.3	28.6	30.5	35.2
Third Third	0.0	3.0	6.2	0.0	2.8	3.7
Illiu Illiu	0.0	0.0				
	TABLE	X (Suc	cessful N	(len)		
		В	c c	<b>D</b>	ABCD1	ABCDa
	45.1	в 43.4	44.3	43.6	45.1	40.4
First Third			32.7	34.9	34.6	34.6
Second Third	34.3	37.5		21.5	20.3	25.0
Third Third	20.6	19.1	23.0	21,0	-,20.0	
	T'-DIE	VI (Fm	in out 7/	Tam)	4.	
	LABLE	XI (En	птен т	(en)		
	A	В	C	<b>D</b>	ABCD1	ABCD
First Fourth	56.3	54.5	46.9	60.7	55.6	50.0
Second Fourth	28.1	30.3	31.3	28.6	27.8	31.5
Third Fourth	15.6	12.1	15.6	10.7	13.9	14.8
Fourth Fourth	0.0	3.1	6.2	0.0	2.7	3.7
						14
T	ABLE 3	XII (Su	ccessful I	Men)		1000
						iges
	A	В	C	D	ABCDI	AEundi
First Fourth	35.6	34.0	36.8	34.3	36.2	31uc
Second Fourth	27.1	28.5	22.9	27.0	26.0	25, of
Third Fourth	20.9	20.8	22.6	21.4	21.6	23
Fourth Fourth	16.4	16.7	17.7	17.2	16.2	19

From a study of these tables we may safely draw number of conclusions, which are certainly true of the alumni of Rutgers College, who graduated between the dates set.

First.—All the separate lists, though made up indepen ently, and the composite lists, exhibit the same gener characteristics, and the difference of personnel makes n essential difference in the ratios obtained. The percentages are so steady and so nearly uniform that it may fairly be assumed that a list of eminent men or a list of successful men, based on any reasonable definition of the terms, would yield the same results.

Second.—More than one-fifth of the men who graduated with highest honors are found among the small number

of men who are selected as eminent in their various profestions, which is more than double the percentage of those the graduated in the second rank, and more than three times the percentage of those in any other rank, including all who made a lower place than second in their respective tasses.

Third.—About one-half of those who graduated with lighest honors are found in the larger lists of highly successful men, which contrasts sharply with the 40 per cent. It thereabouts of the men who graduated in the second ank, and the percentages (less than 30 per cent.) of those who graduated with high rank, but not either first or second in their classes. The only exception is found in the emposite lists of 480 names, where about the same proportions obtain, but where the percentages are all, as a matter of course, higher.

Fourth.—The men who graduated in third place have out the same percentage of expectation as the rest of men who graduated in the first third of their classes, lusive, of course, of the first and second honor men.

irs its it.—When the classes are studied by divisions of cools and fourths, the percentages show a regular decrease in the first third to the third third, and from the first third to the fourth. The decrease in the "pertage of expectation" is very rapid in the small lists of minent men, and decisive, but not so rapid in the larger

sts of highly successful men. Sixth.—It is quite clear that undergraduate scholarship has a very important relation to future success, not necestorily in regard to an individual, but unmistakably when he whole membership of classes is considered. A man who graduates in the lowest third of his class has little ikelihood of attaining the highest success which we have alled eminence, and less than one-half the expectation of eaching what we have called success, than one who graduates in the first third.

Seventh.—Not only is it not true that the first-honor nan generally remains inconspicuous after graduation, but,

on the contrary, it is the first-honor man who ranks above all the other members of his class in the reasonable expect tation of future conspicuous success, and this pre-eminence is most marked in the higher ranges of success which we have called eminence.

Eighth.—As lists are made more inclusive the contrasts in the percentages become less marked. This is most noticeable under ABCD<sup>2</sup>, which, in the case of the successful groups, is based on 480 men out of a total of 1,320—i. e., a little more than one-third of the whole number The contrasts are greatly accentuated when the lists are narrowed so as to contain the small number of men who are rated as eminent.

### IS BIG BUSINESS A CAREER?<sup>1</sup>

#### ONE WHO THINKS NOT

This thoughtful discussion of big business may not prevent young in from seeing their best prospects in joining the powerful business ganizations of the country, but it at least presents a view which the llege man should not ignore. It is directed especially to the educated ung man and is concerned with that part of education which folws graduation from college. The author of this paper is said to be "been connected with several large corporations where he has ade an excellent record."

For the last two years I have been working for a large prporation in a city canyon which is the home of many ig businesses. One of the most significant issues which by job has made me face is the blunt question whether want to make this my life work: does a large corporation really offer an attractive opportunity to the young raduate of a college or a technical school? This, I have bund, is not an individual problem. It is being encountered everywhere in the world of large-scale business and adustrial organization; and young men seem to be casting their lot outside more often than one would expect.

Here, on the seventeenth floor of a skyscraper on one f the walled streets of lower Manhattan, I sit and look ut at the ferry-boats and the tugs of the East River. I nd myself critical of my steady job and the opportunity which the company has sold me with it—an opportunity which is standardized like an office desk or an inkwell.

I have made a start. I am led to picture myself thirty ears from now—should I be patient, industrious, and peristent—as a contented, well-fed man who can and does fford golf and a car. He gets perhaps ten thousand dol-

<sup>&</sup>lt;sup>1</sup> Reprinted from *Harper's Magazine*, January, 1926, by permission of arper & Brothers and the author.

lars a year, or possibly fifteen, with a chance of twenty, before he retires. Over and above this he has saved a considerable sum out of his salary (as urged by the company's thrift expert) and he has purchased several shares of stock in the business through the company's advantageous plan for employees. He is entitled to a pension when he wishes to retire, and in case of sickness or death the company will make payments to him or to his heirs

His chief characteristic, therefore, is a sense of security or rather, the lack of a sense of insecurity. Perhaps this has made him a little smug, or perhaps it has made him simply comfortable. He has an agreeable home and a family. His children are going to a good school and will go to a good college. For friends he has the men who started in the company with him; they are all friends therefore, and should have much in common.

His title may be vice-president. More probably it is assistant vice-president, or some rank connoting chieftainship over one of the many major departments. At any rate, he is somebody in the company. True, the business was here when he came and will be here when he is gone; but for the greater part of his life he has occupied a place in it, he has risen to success, and it has ministered to his needs.

I regard this portrait with some interest. All I need do to be this man thirty years from now is to like my job and work at it and to spend my life in a predetermined fashion for a predetermined result. Ability is required,, of course, but it is decidedly secondary to persistence, patience, and a faculty for maintaining pleasant contact with other men. It is no flattery of myself if I regard this future as virtually certain of attainment; in fact, I am invited to do so by the company. Every now and then I am conscious that the company has admitted me into the charmed circle; I am a legatee waiting for an inheritance.

Now I am maintaining that this successful executive with home, friends, family, and competency is a desirable person to be. I have no wish to sneer at him because he

kes his ease. Yet I cannot imagine myself in his rôle.

see the opportunity, but I do not care for it.

Only the other day several of us were called into a conrence at which one of the vice-presidents asked our elp in answering a number of questions. He wanted to now, particularly, why young college men do not like to ork for large corporations and what the big company an do to attract them. Here was something astonishg—the straightforward recognition by one of the heads f the business that it had failed, that all big business had hiled in this respect, despite the glib tradition. I had ow an authoritative confirmation of my own more or less asual observations and I set out with the more interest answer the vice-president's questions.

 $\Pi$ 

One reason for my own feeling is obvious. Anyone who as absorbed a little psychology knows that a conception f what the future may be contains an infinity of pleasant ossibilities, only a few of which can possibly materialize. The conception is bound to be better than the reality. The company wants me to discard the infinite number of leasant things which cannot come to pass, and to pursue astead a narrowly limited but agreeable certainty.

This is not a bad bargain, if I consider carefully. etter to count on being an assistant vice-president and e one than to dream of being and doing any number of conderful things which, in the end, would turn out less leasant than the worst dream of all. But I object to the ery certainty of the future and the life that leads to it. he sacrifice of all the natural anticipations which would e mine during the next thirty years is too great a price or the assurance of a vice-presidency after the thirty years re over.

All this is necessarily preliminary and subordinate to

he question whether I like my work. There are many nen around me who are satisfied. I can be fairly happy for the present, but the satisfaction is conditioned on many

sides by factors inherent in a big company.

The most significant limitation is that I am deprived of the sense of achievement which follows the successful completion of a task which a man accomplishes himself This feeling is an essential part of the hygiene of work From it is derived the will to pitch in and work some more. For example, a man who has finished splitting : load of wood has a sense of achievement; a man who clear a holiday rush from a grocery store has it; a man who negotiates a great contract has it. But within a large corporation it is so attenuated as to have lost its real significance. The individual is subordinated. The ac complishment of any task is a foreordained fact. is a delay between the initiation of any procedure and the execution, a delay during which many persons are consulted, many changes suggested, and some adopteduntil the climax is exceedingly tame. Everything is reduced to routine. Everything is made impersonal.

Imagine feeling enthusiastic in January about the economies possible after an investigation of purchasing practices; the investigation is complete, the memoranda have all gone upward and onward. Nothing happens. In March the memoranda come back, covered with initials and notes and accompanied by a request for more information. In April the new information has already become old. Perhaps in May the recommendations are adopted in greatly modified form; or perhaps they are disregarded because they conflict with a general policy, and the ad-

vantages have been weighed and rejected long ago.

In any event, exactly the same things happen whether the individual is accomplishing something or accomplishing nothing. He won't know for a long time which is the case. His daily routine is not associated with success or with failure; it is just routine, that is all.

Perhaps a fair comparison is with an ant hill; there is almost perfect correlation, perfect teamwork, and the most

direct application of force to the object which is to be

tained. But who wants to be one of the ants in either se?

Ш

I am interested in what the company has to say to e about my job. The business is so large that it must sorb a great many college men, year in and year out, id a personnel department is charged with the duty of evertising the company and making it seem attractive to

sirable graduates.

The words which I see most frequently in the literare of the business are "He started as a clerk." It is, course, the president of the company who is usually ferred to. There seems to be an assumption that if ly young men could be made to understand that the esident, with his big job and his sixty thousand or venty thousand a year, actually started as a ten-dollar-week clerk, these young men must perforce become eager start as clerks for the same company.

I take it for granted that there is a chance of becomg president of the company, but so is there a chance r any native-born man to become president of the United ates. In either case a young college graduate would be insidered foolhardy to count on the honor. Besides, there the question whether one wants to be president.

The statement so often made not only has no logical ree—it seems to me quite irrelevant. A human being making little use of his faculties if he is satisfied so to strict his foresight. The things he really wants to know bout a job cannot be covered by any company slogan; here is a multiplicity of questions, many of them trivial, hich he wants answered.

Again, the company lays great stress on the words teady job." Apparently the personnel department beves most in this argument, and the prospect of an as-

red future is put forth confidently.

It is true that large-scale business organization, panticularly in recent years, has acquired a stability which is quite marvelous. To a large extent the temporary depressions and inflations are nullified by long-period policies and conservative administration of tremendous resources. This conservatism is inevitable because the great corporation has so much to conserve. All in all, would not balance the surprise element in this sort coan organization against the certainties, even without the company's assurance that the weight is on one side.

I wish the recruiting officers of the business would stop referring to it as "our company" or "our business." After two years of service I cannot help reading into the words a sort of irony. After trying to consider the matter with an open mind, I am firmly of the opinion that the employees in a great corporation cannot be imbued with sense of proprietorship, or pride, or loyalty simply through continued use of the pronouns "our" and "your." The reason is simply that there is absolutely nothing in the day's work to suggest any such relationship. The source of authority is far removed. There is no volition any where except that which comes in terms of command from unseen directors.

And the personnel department fails to adduce any evii dence that advancement in the company is due to anything except luck. My own start in the business has been too recent for me to overlook the undeniable fact that chance put me in the direct line to what is known as success.

As I see it, this is bound to be the case. A dozen young men of my acquaintance have started in big business under the same general circumstances and at about the same time. One of them, a technical graduate with an excellent record, is not getting ahead, and apparently cannot get ahead for some time. He has a job in a large research organization, rapidly growing, which handles an enormous amount of important and interesting work. The employment department which had sent my friend, glowing with

thusiasm, into a laboratory office immediately forgot bout him, of course. He became a member of the aff of a technical man who needed him to handle corspondence, and for a year he has been writing and reriting routine letters subject to the approval of four or we junior executives. Men who went to work at the me time in other departments have moved up; but in his particular division there have been no forward arches, there are unlikely to be any, and an eager young echnical man doubts whether he can wait ten years or to discover the possibilities of big business.

Exactly the same thing is true of others among this ozen. A man who starts in the purchasing department, or example, advances quickly and feels that there is no mit ahead. A man who starts in the accounting department seems to have no prospects and is told already that the cannot hope for an increase in salary because "he is beceiving as much as men in corresponding positions with

ther companies."

Work is specialized, and the specialist cannot hope to et more or to go a greater distance than similar specialists

other big corporations.

There is always the chance, as in one instance which I now, that a man of ability will be strongly recommended or an increase in salary by a branch office of the comany, only to find that the board of directors declines to cur any additional expense in that territory. The young han may swallow his hopes, petition for a transfer, which frequently out of the question, or resign. This corroration practice is known satirically to its victims as making big business small." Incidentally, despite the extent of the company, all salaries exceeding two or three housand dollars a year are passed upon by the board of directors—a fact bitterly complained about by young then who feel that the directors are not in a position to now much regarding their capacity or the quality of their tork.

As I see it, from my desk on the fringe of mahogany, row, we who enter the big corporations are all heirs apparent. Once we settle into our jobs we begin to wait to inherit the salary and duties of men ahead; nothing which we can do can greatly affect the inheritance. And woe to us if we have happened into a part of the business family where there is nothing much to be passed along!

I find myself among the fortunate simply for the reason that I happened to enter the corporation at a placed where legacies are frequent and copious. This was pured luck; and I cannot see how it can be anything else in as business where tremendous size makes it necessary to govern by general rules and standards of practice, with-

out any real consideration of the individual.

Is this a reason for hanging on to a so-called good job, once one has been lucky enough to get on the inside? Some of my contemporaries believe that it is; they congratulate themselves that they are "sitting pretty" and promise that they will not run any risks of falling from grace.

A white-haired veteran who was pensioned a short time ago told me that he had disliked his job for years and in his younger days he had planned to resign. But he kept postponing the break, then he was married, and for his wife's sake he stayed with the company. Whenever he was tempted to follow his inclination, he thought of the safety of the big company, his seniority and benefit privileges—but most of all his wife. She said she was willing for him to take a chance, but he read the signs of anxiety in her eyes and played safe.

Of course the company likes married men. Statistics show that they are not likely to quit. But it is the human rather than the statistical side that I know, for I talks every day with young men who still think they are going to step out for themselves one of these days, as soon ask they get a little money ahead to protect their families. Their task is difficult. Hostages once given are not easily

pleemed, and the married men always make up their ands to stay with the big business just one year longer.

IV

What about these men who have taken and are taking the path of the big business? At the top there are some no began work years ago as office boys, but these are an old school; the type is passing. The order of the type is to recruit college men and, although office boys the supposed still to have the same opportunity, there is denying that the future belongs to the graduates of elleges and technical schools.

And most of these who adopt the big business career appress me as being "average" men; that is, they are kable, normal young individuals who find it easy to

djust themselves to the routines of the office.

The secret of satisfaction in big business appears to lie capacity for this particular sort of adjustment. Here a friendly young fellow, for example. He is one of last par's graduates; he is still working for the initial saly, which is small, but he is living at home and has few rege expenses. Most of what he earns is spent in keeping a pleasant round of social activities. After all, he as about what he wants in the world; his standard of wing is high, he has friends of congenial tastes and comtensurate incomes, and he is satisfied to be working for famous corporation.

The discords of the office are minor to this young man. ie often suffers from boredom between the hours of nine hd five and he is not much interested in the work he has bodo; he thinks most of it is thoroughly unimportant, and almost all his prized ideas and suggestions have been arned down. On the other hand, the work is easily done, fe is settled and pleasant, and it is comfortable to sit a big desk and know that a pay check is coming regurly—a check that will increase with the years. This oung man meets other young men around the building;

they smoke cigarettes together, run out to lunch, consider themselves amiable and rising young men of business. So they are.

There is something to be envied, maybe, in having made at such an early age so neat an adaptation to life' problems. On the other hand, the very fact that such an adjustment is possible is, to a degree, a measure of a man's character. He cannot be outstanding in initiatives

courage, or originality.

My friend the technical graduate is unhappy partly because he craves real work and partly because he does not live at home and must pay his own expenses. The starting salary which makes such adequate spending money for a young man about town is not at all sufficient for the needs of a man on his own resources who has serious interests in life. It subjects him to real privations

In short, the limitations of young men are the very qualities which make them good recruits for the large corporation; like peas which will go through a sieve.

Again, there is the case of a young scientist who was employed by an exceedingly big business in an obscure and monotonous job in which he had, nevertheless, succeeded in perfecting a rather important electrical devices This invention was one of several which the great corporation handed out piecemeal to its various research departments to be developed. The young man's name was never heard, for it was company policy to give credit to the company itself and never to an individual. Everything he might invent or discover while working for the company belonged forever to it; for him not even fame: He resigned and started all over again in a small and obscure business because he could not abandon individuality sufficiently to fit into the big organization-which continues to market a valuable product based upon his invention.

The company believes that the day of the eager buttimpoverished inventor, grinding away by himself in a crudely fitted laboratory, is gone forever. Inventions from

w on will be produced by great organizations with treendous resources and hundreds of laboratories filled with pensive apparatus. Problems will be subdivided and Inded out to specialists in different fields, and the rerches of these specialists will be brought together into w developments which will be the company's contribuin to science and not the contribution of any man, or en any group of men. Therefore, a man who begins ork for the company assigns any discovery he may make the company before he enters upon his duties: he ceases be an individual and becomes part of an organization, knowledging in terms which will stand in the law that owes to the company the inspiration and direction of s labors, the background and the resources which make em possible, and their fruits, whatever these may be. is name may sometimes be recorded on some patents as signor to the company; but in so far as the company ads it possible, the public will be impressed with the fact at the company itself, and not an individual, perfected ese inventions.

Now and then I come across an office boy whom I buld sooner back to make a name for himself and a real intribution to the business than any of the college reuits. Despite his handicaps he has pressure enough hind him so that he must get ahead, somehow and somenere; it is the pressure, I think, of hard experiences, of arved childhood, and of something in his character due the environment from which he comes. He is alert, nical, and master of himself. But he tells me that he going to leave the company; no big business for him! his is, from another direction, corroboration of what I we observed about the young men in the company; ey are to inherit success because they can remain tisfied.

Turning to the executives of the business, I try to conder them fairly. Conditions were different, of course, hen many of them started to work for the company. But

they are to-day what we are to consider ourselves lucky to be to-morrow.

One of the vice-presidents interests me. I watched his at a sales conference a short time ago and was surprised to discover that, like all sales representatives, he carried a flask of synthetic gin, which he shared hospitably is his room between sessions. Now the surprising part is that this man twenty years ago would have considered drinking gin with a group of assorted salesmen in a hotel room

as rather cheap and uninteresting.

He is himself, I think, when he is in the family circle a man of considerable refinement who is fond of good books and once wanted to make a hobby of the science of education. I am not shocked that he should have his given when he is out with the "boys," nor would this seem worth noting if it were just a concession to the worldly good fellowship of a sales get-together. But it is not that, is a genuine alteration of character; it is a symbol of what has happened in the course of twenty years to a venice young man, not morally, but temperamentally am culturally.

For this man has little individuality now. He is a creation of big business, a factory-turned product of the line has found it necessary—or at least easier—to lead it order to become a vice-president at twenty thousand year. He made his way by being a friend to everyone; he learned to mix. Now he is a "back-slapper extraordinary.

Every executive has used some technic to reach his particular eminence, and the technic in each case has greatly changed the man. This back-slapping vice-pressedent lacked force. He thought of no way to revolutioniz any department of the company, so he made himself the best-liked man in the general office. He was quickly known to everyone and he seemed an important personality to those departments which had slight official contains with his. He impressed men in other companies. He built up the tradition that he was a valuable man. The

ly cost to him was that he found it friendly to play ker and to drink a little, to run around with some of the men whom he disliked or even despised, and to abanin any plans he may have had for his hours outside the fice.

One of the assistant vice-presidents used a different stem for obtaining advancement. He antagonized everyte. He kept all comers on the defensive. Once he had tained his first promotion things were fairly easy. Veryone who dealt with him felt an implied accusation incompetence and, conversely, came to look upon him a forceful and able business man. Perhaps he is. But ham sure that he began by being afraid of his own ability and that he is ending at the top of the ladder because of a effect on other persons and not at all because of any ferit in himself. Now his whole character has been tanged by the rôle he has enacted; he too is a victim his job.

The most common procedure adopted by young men no wish to get ahead faster is to seek for new ways of tying "yes." Tactful assent to the views of the superior ficer will have, in time, great results. Therefore, the bordinate who can make his approval strong and ill prevent his motive from being obvious is advancing to make the superior of the superior and in the superior of the superior and in the superior of t

V

Certainly the college graduate is justified in asking himlf whether he must give up or revise all his interests in e to conform to the big-corporation type, the successl type. He soon learns that, at least, he must acquire new language and new interests in addition to his own. The cant of street loafers is more picturesque than that business executives, yet there are some points at which e two may fairly be compared. A stranger might be st in attempting to follow the conversation of either. he executive rarely says, "This is what I think." He says, "This is my thought," or "Here's my slant." He never exchanges opinions; it is always "getting together" with him and usually "getting together around the lunch table." Instead of saying "I want your opinion," he says "I want you to be in the picture," and he "tosses thought; into the ring" and "irons out angles." These phrases were undoubtedly expressive and forceful when they were first used, but the constant repetition, the lack of originality, and the monotony are disheartening. They are symbolical of conventions which surround even the thinks ing of the business man.

It is not by accident that the business super-culture of a language and golf came into existence. The fact in that the men in the business have little in common except the business itself, and have created for themselves a world

in which they can meet on equal ground.

It is a world of golf, the terminology of slants, pictures and get-togethers, and a conventional attitude toward pollitics and progress. There is a business baptism into which divergent types of humankind plunge, to emerge good business men who can get on famously together. They leave themselves, their real character and tastes, beyond the pale and perhaps wisely confine themselves to what they can all understand and enjoy, even through a lifestime of office hours and periodic outings.

In the end, what would this life do to me? The environment is as unvielding as a stone wall; it is always that

individual who must be altered.

#### V

At times the colors in the portrait of the man I could be thirty years from now are exceedingly bright, but the always fade. I walk through the corridor of this seven teenth floor; the door of the vice-president's inner office is open. There he sits, the man I could be at even less than his age. Mahogany wainscoting, mahogany furniture surround him; a soft carpet is under his feet.

ch of his hand upon the buttons at his elbow will bring nim, scurrying, anyone he wants to see. But this is smallest and most superficial sign of his power, for operations which he is supposed to command are farg; they include fleets on the farther side of the world. smen in distant jungles, machines in huge factories, chouses in many cities.

n theory he has power, but he will not use it. He listen to long reports, reconcile differences, confirm sisions, and perhaps dream of the empire, so far-flung, ch he can never see. He will sit with the other vicesidents and the president in a room which, after all, ot large, and they will try to keep the company at its

adv pace.

as I stand for a moment in the hall, I see the vicesident rising from his chair. He yawns. He is going ne early; his limousine is below. Perhaps he will have e for nine holes of golf before dark; but I doubt if he es for that now, for his health has not been good and

tires easily.

There is magic in such a glimpse through an opened or. The wealth, the power, the ease, the peace with e-all yours, the company is always whispering, all

ars—in exchange for thirty years.

But no, it will not be mine. I must refuse to play safe. ighing the price. I choose the risks of the outside world. far as I am concerned, the problem is easy to solve. I Il leave the office in the high building, and even now kinds of subconscious anticipations are prompting me. is hard to live with one's subconsciousness in a large

poration!

may find in smaller companies some of the things I not like; but in the small business the individual is portant. A struggling concern, the destiny of which s not yet been worked out, is by all odds the choice a young man. If the business becomes big, he may be one man who makes it big, or he may become big th it. He can identify himself with a fairly small group

of men whom he likes, a group which he can influence as help to form. He can have ideas. Perhaps he can pione

a bit. Whatever happens he can be himself.

There is all the difference in the world between being a member of a football team and a private in an arm team work, coöperation, subordination are necessary either case, but with what a contrast! Such an illustration is, I think, the answer to anyone who maintain that small business has all the unpleasantness and riggor big.

A small business may be anything from a corner stoto an organization of some size; there is a limitless ram and variety from which the college man may pick as choose. He may go where he likes, where impulse surgests, where he sees a vision, or where he divines a fortune Even the choice is invigorating. The man who is strugling to support a family finds it difficult to turn from his business; the company holds him in many ways. And the man who plays it safe, or doesn't much care, or wan something soft—he, too, is for big business all his days. He to all the others big business seems to be saying nothing of importance when it proclaims "he started as a clera and proceeds to paint the portrait of a well-to-do executive, post-dated thirty years.

## THE PROFESSION OF COMMERCE 1

#### JOHN RUSKIN

John Ruskin (1819-1900), after writing for many years about art, voted the latter part of his life to the study of modern society, of rich, like his master Carlyle, he was one of the severest of critics. he Roots of Honor," of which part is here reprinted, was one of ir papers which were first published in the "Cornhill Magazine" in 50. The series met with so much hostility that Thackeray, then itor of "Cornhill," refused to continue it. The four papers were later blished in book form as "Unto This Last." All of the essays are ed with an intense love of practical righteousness. The ideal of the siness man suggested in this selection is more widely recognized and actised than in Ruskin's own time, and his teaching did something encourage a more ethical view of the relation of business to society. The last nine of the twenty-five sections of the essay are here reinted. The earlier part attacks vigorously current economic teaching sed on the theory that man is merely "a covetous machine" and hat an advantageous code of social action may be determined respectively of the influence of social affection."

I HAVE already alluded to the difference hitherto existg between regiments of men associated for purposes of olence, and for purposes of manufacture; in that the ormer appear capable of self-sacrifice—the latter, not; hich singular fact is the real reason of the general lowess of estimate in which the profession of commerce is eld, as compared with that of arms. Philosophically, it bes not, at first sight, appear reasonable (many writers are endeavored to prove it unreasonable) that a peaceole and rational person, whose trade is buying and selling, hould be held in less honor than an unpeaceable and often trational person, whose trade is slaying. Nevertheless, he consent of mankind has always, in spite of the philosobers, given precedence to the soldier.

From Unto This Last.

And this is right.

For the soldier's trade, verily and essentially, is not slaying, but being slain. This, without well knowing it own meaning, the world honors it for. A bravo's tradis slaving but the world has never respected bravos mor than merchants; the reason it honors the soldier is because he holds his life at the service of the state. Reckless h may be-fond of pleasure or of adventure-all kinds of by-motives and mean impulses may have determined thr choice of his profession, and may affect (to all appearances exclusively) his daily conduct in it; but our estimate co him is based on this ultimate fact—of which we are we assured—that, put him in a fortress breach, with all the pleasures of the world behind him, and only death and hi duty in front of him, he will keep his face to the front, and he knows that his choice may be put to him at any moment—and has beforehand taken his part—virtuall! takes such part continually—does, in reality, die daily.

Not less is the respect we pay to the lawyer and physician, founded ultimately on their self-sacrifice. What ever the learning or acuteness of a great lawyer, our chief respect for him depends on our belief that, set in a judge' seat, he will strive to judge justly, come of it what may Could we suppose that he would take bribes, and use him acuteness and legal knowledge to give plausibility to iniquitous decisions, no degree of intellect would win for him our respect. Nothing will win it, short of our tacil conviction that in all important acts of his life justice in first with him; his own interest, second.

In the case of a physician the ground of honor we render him is clearer still. Whatever his science, we would shrinl from him in horror if we found him regarding his patients merely as subjects to experiment upon; much more, if we found that, receiving bribes from persons interested in their deaths, he was using his best skill to give poison in the mask of medicine.

Finally, the principle holds with the utmost clearness as it respects clergymen. No goodness of disposition will

buse want of science in a physician or of shrewdness in advocate; but a clergyman, even though his power of ellect be small, is respected on the presumed ground of unselfishness and serviceableness.

Now, there can be no question but that the tact, tesight, decision, and other mental powers required for successful management of a large mercantile concern, not such as could be compared with those of a great eyer, general, or divine, would at least match the general inditions of mind required in the subordinate officers of ship, or of a regiment, or in the curate of a country wish. If, therefore, all the efficient members of the soled liberal professions are still, somehow, in public estimate of honor, preferred before the head of a commercial m, the reason must lie deeper than in the measurement their several powers of mind.

And the essential reason for such preference will be and to lie in the fact that the merchant is presumed to always selfishly. His work may be very necessary to e community, but the motive of it is understood to be olly personal. The merchant's first object in all his alings must be (the public believe) to get as much for mself, and leave as little to his neighbor (or customer) possible. Enforcing this upon him, by political statute, the necessary principle of his action; recommending it him on all occasions, and themselves reciprocally adopttit: proclaiming vociferously, for law of the universe, at a buyer's function is to cheapen, and a seller's to cheat the public, nevertheless, involuntarily condemn the man commerce for his compliance with their own statement, d stamp him forever as belonging to an inferior grade human personality.

This they will find, eventually, they must give up ing. They must not cease to condemn selfishness, but ey will have to discover a kind of commerce which is t exclusively selfish. Or, rather, they will have to disver that there never was, or can be, any other kind of mmerce: that this which they have called commerce

was not commerce at all, but cozening; and that a trumerchant differs as much from a merchant according to laws of modern political economy, as the hero of the Excursion from Autolycus. They will find that commerce is an occupation which gentlemen will every day see morn need to engage in, rather than in the businesses of talking to men, or slaying them: that, in true commerce, as in true preaching, or true fighting, it is necessary to admit the idea of occasional voluntary loss; that sixpences have to be lost, as well as lives, under a sense of duty; that the market may have its martyrdoms as well as the pulpits and trade its heroism as well as war.

May have—in the final issue, must have—and only has not had yet, because men of heroic temper have always been misguided in their youth into other fields; not recognizing what is in our days, perhaps, the most important call fields; so that, while many a zealous person loses his life in trying to teach the form of a gospel, very few will lose a hundred pounds in showing the practice of one.

The fact is, that people never have had clearly explained to them the true functions of a merchant with respect to other people. I should like the reader to be very

clear about this.

Five great intellectual professions, relating to dailinecessities of life, have hitherto existed—three exist necessarily, in every civilized nation.

The soldier's profession is to defend it.

The pastor's, to teach it.

The physician's, to keep it in health.

The lawyer's, to enforce justice in it.

The merchant's, to provide for it.

And the duty of all these men is, on due occasion, to differ it.

"On due occasion," namely:

The soldier, rather than leave his post in battle.

The physician, rather than leave his post in plague.

The pastor, rather than teach falsehood.

The lawyer, rather than countenance injustice.

the merchant—what is his "due occasion" of death? is the main question for the merchant, as for all of For, truly, the man who does not know when to die not know how to live.

bserve, the merchant's function (or manufacturer's, in the broad sense in which it is here used the word t be understood to include both) is to provide for the on. It is no more his function to get profit for himout of that provision than it is a clergyman's function tet his stipend. This stipend is a due and necessary unct, but not the object, of his life, if he be a true gyman, any more than his fee (or honorarium) is the ect of life to a true physician. Neither is his fee the ect of life to a true merchant. All three, if true men, e a work to be done irrespective of fee—to be done at any cost, or for quite the contrary of fee; the pass function being to teach, the physician's to heal, and merchant's, as I have said, to provide. That is to he has to understand to their very root the qualities he thing he deals in, and the means of obtaining or ducing it; and he has to apply all his sagacity and rgy to the producing or obtaining it in perfect state, distributing it at the cheapest possible price where it nost needed.

and because the production or obtaining of any comlity involves necessarily the agency of many lives and ds, the merchant becomes, in the course of his business, master and governor of large masses of men in a more ect, though less confessed, way, than a military officer pastor; so that on him falls, in great part, the responsity for the kind of life they lead; and it becomes his y, not only to be always considering how to produce at he sells, in the purest and cheapest forms, but how make the various employments involved in the produc-1, or transference of it, most beneficial to the men ployed.

and as into these two functions, requiring for their at exercise the highest intelligence, as well as patience,

kindness, and tact, the merchant is bound to put all Henergy, so for their just discharge he is bound, as a soldil or physician is bound, to give up, if need be, his life, such way as it may be demanded of him. Two may points he has in his providing function to maintain: firm his engagements (faithfulness to engagements being the root of all possibilities in commerce); and, secondly, the perfectness and purity of the thing provided; so the rather than fail in any engagement, or consent to an deterioration, or adulteration, or unjust and exorbitate price of that which he provides, he is bound to meet feat lessly any form of distress, poverty, or labor, which may through maintenance of these points, come upon him.

Again: in his office as governor of the men employed by him, the merchant or manufacturer is invested with distinctly paternal authority and responsibility. In mod cases, a youth entering a commercial establishment withdrawn altogether from home influence; his mast must become his father, else he has, for practical and con stant help, no father at hand; in all cases the master authority, together with the general tone and atmosphere of his business, and the character of the men with who the youth is compelled in the course of it to associate, has more immediate and pressing weight than the home if fluence, and will usually neutralize it either for good evil; so that the only means which the master has of doing justice to the men employed by him is to ask himse sternly whether he is dealing with such subordinate as I would with his own son, if compelled by circumstances take such a position.

Supposing the captain of a frigate saw it right, or we by any chance obliged, to place his own son in the position of a common sailor; as he would then treat his son, he bound always to treat every one of the men under him So, also, supposing the master of a manufactory saw right, or were by any chance obliged, to place his own so in the position of an ordinary workman; as he would the treat his son, he is bound always to treat every one of he

In. This is the only effective, true, or practical rule cich can be given on this point of political economy. And as the captain of a ship is bound to be the last man bleave his ship in case of wreck, and to share his last st with the sailors in case of famine, so the manufacter, in any commercial crisis or distress, is bound to take suffering of it with his men, and even to take more of for himself than he allows his men to feel; as a father puld in a famine, shipwreck, or battle, sacrifice himself this son.

All which sounds very strange: the only real strangeis in the matter being, nevertheless, that it should so and. For all this is true, and not partially nor theodically, but everlastingly and practically: all other docme than this respecting matters political being false in emises, absurd in deduction, and impossible in practice, his is tently with any progressive state of national life; the life which we now possess as a nation showing itself the resolute denial and scorn, by a few strong minds and eithful hearts, of the economic principles taught to our altitudes, which principles, so far as accepted, lead reaight to national destruction.

# THE MORALS OF TRADE 1

#### HERBERT SPENCER

Herbert Spencer (1820–1903) was mainly self-educated and between the years 1837 and 1846 was a civil engineer employed by an Englicarilway company. With this unusual foundation, he turned his attention to philosophical and scientific studies. His "Synthetic Philosophy the plan of which was announced in 1860 and which he completed 1896, is a thoroughgoing system of evolutionary thought, and was verinfluential in the latter part of the nineteenth century. "The More of Trade" is a classic in the field of business ethics. The discussion the reasons for immoral practices in business is as significant to-disas when it was written. His extreme individualism, however, did no permit him to foresee the tendency toward social control of trade which characterizes our own time, and the nature of the remedies which would consequently be applied. His emphasis upon public opinion he been justified, but he conceived it as exerting its power through more pressure rather than through governmental control.

On all sides we have found the result of long personnexperience to be the conviction that trade is essentially corrupt. In tones of disgust or discouragement, reprehension or derision, according to their several natures, men business have one after another expressed or implied the belief. Omitting the highest mercantile classes, a few the less common trades, and those exceptional cases where an entire command of the market has been obtained, the uniform testimony of competent judges is that success is incompatible with strict integrity. To live in the commercial world it appears necessary to adopt its ethics code; neither exceeding nor falling short of it—neither being less honest nor more honest. Those who simble below its standard are expelled, while those who rii above it are either pulled down to it or ruined.

<sup>&</sup>lt;sup>1</sup> From Essays-Moral, Political, and Æsthetic.

self-defense, the civilized man becomes savage among vages, so it seems that in self-defense the scrupulous ader is obliged to become as little scrupulous as his ompetitors. It has been said that the law of the animal teation is—"Eat and be eaten"; and of our trading ommunity it may be similarly said that its law is—Cheat hd be cheated. A system of keen competition, carried 1, as it is, without adequate moral restraint, is very such a system of commercial cannibalism. Its alteratives are—Use the same weapons as your antagonists, it be conquered and devoured.

Of questions suggested by these facts, one of the most byious is—Are not the prejudices that have ever been enbrtained against trade and traders thus fully justified? Do ot these meannesses and dishonesties, and the moral degadation they imply warrant the disrespect shown to men business? A prompt affirmative answer will probably e looked for; but we very much doubt whether it should e given. We are rather of opinion that these delinquencies are products of the average English character laced under special conditions. There is no good reason or assuming that the trading classes are intrinsically worse nan other classes. Men taken at random from higher and ower ranks would, most likely, if similarly circumstanced, o much the same. Indeed, the mercantile world might eadily recriminate. Is it a solicitor who comments on heir misdoings? They may quickly silence him by reerring to the countless dark stains on the reputation of is fraternity. Is it a barrister? His frequent practice f putting in pleas which he knows are not valid, and his stablished habit of taking fees for work that he does not erform, make his criticism somewhat suicidal. Does the ondemnation come through the press? The condemned hay remind those who write, of the fact that it is not uite honest to utter a positive verdict on a book merely lanced through, or to pen glowing eulogies on the bediocre work of a friend while slighting the good one f an enemy; and may further ask whether those who, at

the dictation of an employer, write what they disbelieve, are not guilty of the serious offense of adulterating publications.

opinion.

Moreover, traders might contend that many of their delinquencies are thrust on them by the injustice of their customers. They, and especially drapers, might point to the fact that the habitual demand for an abatement off price is made in utter disregard of their reasonable profits: and that to protect themselves against attempts to gain by their loss they are obliged to name prices greater than those they intend to take. They might also urge that the strait to which they are often brought by the non-pay-ment of accounts due from their wealthier customers is itself a cause of their malpractices: obliging them, as itt does, to use all means, illegitimate as well as legitimate, for getting the wherewith to meet their engagements. In proof of the wrongs inflicted on them by the non-trading classes, they might instance the well-known cases of large shopkeepers in the West End, who have been either ruined by the unpunctuality of their customers, or have been obliged periodically to stop payment, as the only way off getting their bills settled. And then, after proving that those without excuse show this disregard of other men's claims, traders might ask whether they, who have the excuse of having to contend with a merciless competition, are alone to be blamed if they display a like disregard in other forms.

Nay, even to the guardians of social rectitude—members of the legislature—they might use the tu quoque argument: asking whether bribery of a customer's servant is any worse than bribery of an elector, or whether the gaining of suffrages by claptrap hustings-speeches, containing insincere professions adapted to the taste of the constituency, is not as bad as getting an order for goods by delusive representations respecting their quality. No; it seems probable that close inquiry would show few if anywell classes to be free from immoralities that are as great, relatively to the temptations, as those which we have been

dposing. Of course they will not be so petty or so gross there the circumstances do not prompt pettiness or grossess; nor so constant and organized where the class conctions have not tended to make them habitual. But, then with these qualifications, we think that much might be said for the proposition that the trading classes, neither better nor worse intrinsically than other classes, are becaused into their flagitious habits by external causes.

Another question, here naturally arising, is, "Are not nese evils growing worse?" Many of the facts we have ted seem to imply that they are. And yet there are any other facts which point as distinctly the other way. n weighing the evidence we must bear in mind that the auch greater public attention at present paid to such maters is itself a source of error—is apt to generate the belief nat evils now becoming recognized are evils that have ecently arisen; when in truth they have merely been litherto disregarded, or less regarded. It has been clearly hus with crime, with distress, with popular ignorance; and is very probably thus with trading-dishonesties. As it true of individual beings, that their height in the scale of reation may be measured by the degree of their selfconsciousness; so, in a sense, it is true of societies. Adranced and highly organized societies are distinguished rom lower ones by the evolution of something that stands or a social self-consciousness—a consciousness in each citien, of the state of the aggregate of citizens. Among ourelves there has, happily, been of late years a remarkable rowth of this social self-consciousness; and we believe that to this is chiefly ascribable the impression that commercial malpractices are increasing.

Such facts as have come down to us respecting the trade of past times, confirm this view. In his Complete English Tradesman, Defoe mentions, among other maneuvers of retailers, the false lights which they introduced into their shops, for the purpose of giving delusive appearances to their goods. He comments on the "shop rhetoric," the "flux of falsehoods," which tradesmen habitually uttered

to their customers; and quotes their defense as being that they could not live without lying. He says, too, that there was scarce a shopkeeper who had not a bag of spurious on debased coin, from which he gave change whenever he could; and that men, even the most honest, triumphed in their skill in getting rid of bad money. These facts show that the mercantile morals of that day were, at any rate, not better than ours; and if we call to mind the numerous Acts of Parliament passed in old times to prevent frauds of all kinds, we perceive the like implication. As much may, indeed, be safely inferred from the general state of society.

When, reign after reign, government debased the coinage, the moral tone of the middle classes could scarcely have been higher than now. Among generations whose sympathy with the claims of fellow-creatures was so weak that the slave-trade was not only thought justifiable, but the initiator of it was rewarded by permission to record the feat in his coat of arms, it is hardly possible that men respected the claims of their fellow-citizens more than at present. Times characterized by an administration of justice so inefficient that there were in London nests of criminals who defied the law, and on all highroads robbers who eluded it, cannot have been distinguished by just mercantile dealings. While, conversely, an age which, like ours, has seen so many equitable social changes thrust on the legislature by public opinion, is very unlikely to be an age in which the transactions between individuals haves been growing more inequitable. Yet, on the other hand, it is undeniable that many of the dishonesties we have described are of modern origin. Not a few of them have become established during the last thirty years; and others are even now arising. How are the seeming contradictions to be reconciled?

We believe the reconciliation is not difficult. It lies in the fact that while the *great* and *direct* frauds have been diminishing, the *small* and *indirect* frauds have been increasing, alike in variety and in number. And this ad-

sion we take to be quite consistent with the opinion t the standard of commercial morals is higher than it s. For, if we omit, as excluded from the question, the hal restraints-religious and legal-and ask what is the timate moral restraint to the aggression of man on man, find it to be—sympathy with the pain inflicted. Now keenness of the sympathy, depending on the vividness th which this pain is realized, varies with the conditions the case. It may be active enough to check misdeeds ich will cause great sufferings, and yet not be active bugh to check misdeeds which will cause but slight movance. While sufficiently acute to prevent a man om doing that which will entail immediate injury on a ven person, it may not be sufficiently acute to prevent m from doing that which will entail remote injuries on known persons. And we find the facts to agree with is deduction, that the moral restraint varies according the clearness with which the evil consequences are nceived. Many a one who would shrink from picking pocket does not scruple to adulterate his goods; and he no never dreams of passing base coin will yet be a party joint-stock-bank deceptions. Hence, as we say, the ultiplication of the more subtle and complex forms of aud is consistent with a general progress in morality, rovided it is accompanied with a decrease in the grosser rms of fraud.

But the question which most concerns us is not whether ne morals of trade are better or worse than they have seen, but rather—why are they so bad? Why in this civized state of ours is there so much that betrays the cuning selfishness of the savage? Why, after the careful aculcations of rectitude during education, comes there in fter-life all this knavery? Why, in spite of all the exportations to which the commercial classes listen every aunday, do they next morning recommence their evil needs? What is this so potent agency which almost neuralizes the discipline of education, of law, or religion? Various subsidiary causes that might be assigned must

be passed over, that we may have space to deal with the chief cause. In an exhaustive statement, something would have to be said on the credulity of consumers, which leads them to believe in representations of impossible advantages; and sometimes, too, on their greediness, which, ever prompting them to look for more than they ought to get encourages the sellers to offer delusive bargains. The increased difficulty of living consequent on growing pressure of population might perhaps come in as a part cause; and that greater cost of bringing up a family, which results from the higher standard of education, might be added But all these are relatively insignificant. The great indiciter of these trading malpractices is intense desire for wealth. And if we ask, why this intense desire? the reply is, it results from the indiscriminate respect paid to wealth

To be distinguished from the common herd—to be some body—to make a name, a position—this is the universal ambition; and to accumulate riches is alike the sures and the easiest way to fulfilling this ambition. Very early in life all learn this. At school, the court paid to one whose parents have called in their carriage to see him is conspicuous; while the poor boy, whose insufficient stock on clothes implies the small means of his family, soon has burnt into his memory the fact that poverty is contempt: ible. On entering the world, the lessons that may have been taught about the nobility of self-sacrifice, the reverence due to genius, the admirableness of high integrity are quickly neutralized by experience, men's actions proving that these are not their standards of respect. It is soon perceived that while abundant outward marks of deference from fellow-citizens may almost certainly been gained by directing every energy to the accumulation of property, they are but rarely to be gained in any other way; and that even in the few cases where they are otherwise gained, they are not given with entire unreserve, but are commonly joined with a more or less manifest displayof patronage. When, seeing this, the young man further sees that while the acquisition of property is quite possible th his mediocre endowments, the acquirement of disthetion by brilliant discoveries, or heroic acts, or high chievements in art, implies faculties and feelings which does not possess; it is not difficult to understand why devotes himself heart and soul to business.

We do not mean to say that men act on the consciously basoned-out conclusions thus indicated; but we mean that these conclusions are the unconsciously formed products of their daily experience. From early childhood, the dyings and doings of all around them have generated the tea that wealth and respectability are two sides of the time thing. This idea, growing with their growth and the trengthening with their strength, becomes at last almost that we may call an organic conviction. And this organic conviction it is which prompts the expenditure of all their theregies in money-making. We contend that the chief pimulus is not the desire for the wealth itself, but for the oplause and position which the wealth brings. And in his belief we find ourselves at one with various intelligent raders with whom we have talked on the matter.

It is incredible that men should make the sacrifices. nental and bodily, which they do, merely to get the matelal benefits which money purchases. Who would underake an extra burden of business for the purpose of getting cellar of choice wines for his own drinking? He who does t, does it that he may have choice wines to give his guests nd gain their praises. What merchant would spend an dditional hour at his office daily, merely that he might nove into a larger house in a better quarter? In so far as tealth and comfort are concerned, he knows he will be a oser by the exchange, and would never be induced to make t, were it not for the increased social consideration which he new house will bring him. Where is the man who would ie awake at nights devising means of increasing his income n the hope of being able to provide his wife with a carriage, were the use of the carriage the sole consideration? It is because of the éclat which the carriage will give, that ne enters on these additional anxieties. So manifest, so trite, indeed, are these truths, that we should be ashamed of insisting on them, did not our argument require it.

For if the desire for that homage which wealth brings is the chief stimulus to those strivings after wealth, then is the giving of this homage (when given, as it is, with but little discrimination) the chief cause of the dishonesties into which these strivings betray mercantile men. When the shopkeeper, on the strength of a prosperous year and favorable prospects, has yielded to his wife's persuasions. and replaced the old furniture with new, at an outlay, greater than his income covers; when, instead of the hoped-for increase, the next year brings a decrease in his returns; when he finds that his expenses are outrunning his revenue—then does he fall under the strongest temptation to adopt some newly introduced adulteration or other malpractice. When, having by display gained a certain recognition, the wholesale trader begins to give dinnersa appropriate only to those of ten times his income, with expensive other entertainments to match; when, having for a time carried on this style at a cost greater than he can afford, he finds that he cannot discontinue it without giving up his position—then is he most strongly prompted! to enter into larger transactions; to trade beyond his means; to seek undue credit; to get into that ever-complicating series of misdeeds which ends in disgraceful bankruptcy. And if these are the facts—the undeniable facts—then is it an unavoidable conclusion that the blind admiration which society gives to mere wealth, and the display of wealth, is the chief source of these multitudinous immoralities

Yes, the evil is deeper than appears—draws its nutriment from far below the surface. This gigantic system of dishonesty, branching out into every conceivable form of fraud, has roots that run underneath our whole social fabric, and, sending fibers into every house, suck up strength from our daily sayings and doings. In every dining-room a rootlet finds food, when the conversation turns on So-and-so's successful speculations, his purchase

an estate, his probable worth; on this man's recent large acy and the other's advantageous match; for being ked about is one form of that tacit respect which men tuggle for. Every drawing-room furnishes nourishment, the admiration awarded to costliness—to silks that are ch"—that is, expensive; to dresses that contain an enormus quantity of material—that is, are expensive; to laces at are hand-made—that is, expensive; to diamonds that are rare—that is, expensive; to china that is old—that is, pensive. And from scores of small remarks and mutiæ of behavior, which, in all circles, hourly imply we completely the idea of respectability involves that of stly externals, there is drawn fresh pabulum.

We are all implicated. We all, whether with self-approtion or not, give expression to the established feeling. ven he who disapproves this feeling, finds himself unable treat virtue in threadbare apparel with a cordiality as eat as that which he would show to the same virtue dowed with prosperity. Scarcely a man is to be found no would not behave with more civility to a knave in roadcloth than to a knave in fustian. Though for the eference which they have shown to the vulgar rich, or the shonestly successful, men afterward compound with their onsciences by privately venting their contempt; yet when Mey again come face to face with these imposing externals vering worthlessness, they do as before. And so long as posing worthlessness gets the visible marks of respect, hile the disrespect felt for it is hidden, it naturally purishes.

Hence, then, is it that men persevere in these evil pracces which all condemn. They can so purchase a homage hich, if not genuine, is yet, so far as appearances go, as bod as the best. To one whose wealth has been gained by life of frauds, what matters it that his name is in all circles a synonym of roguery? Has he not been conspicutusly honored by being twice elected mayor of his town? We state a fact) and does not this, joined to the personal

consideration shown him, outweigh in his estimation all that is said against him: of which he hears scarcely any thing? When, not many years after the exposure of him inequitable dealing, a trader attains to the highest civil distinction which the kingdom has to offer; and that, too through the instrumentality of those who best know him delinquency, is not the fact an encouragement to him, and to all others, to sacrifice rectitude to aggrandizement? If after listening to a sermon that has by implication des nounced the dishonesties he has been guilty of, the rich ill-doer finds, on leaving church, that his neighbors cap to him, does not this tacit approval go far to neutralize the effect of all he has heard? The truth is, that with the great majority of men, the visible expression of social opinion is far the most efficient of incentives and restraints. Let any one who wishes to estimate the strength of this control, propose to himself to walk through the streets in the dress of a dustman, or hawk vegetables from door to door. Let him feel, as he probably will, that he had rather do something morally wrong than commit such a breach of usage, and suffer the resulting derision. And he will then better estimate how powerful a curb to men is the open disapproval of their fellows; and how, conversely, the outward applause of their fellows is a stimulus surpassing all others in intensity. Fully realizing which facts, he will see that the immoralities of trade are in great part traceable to an immoral public opinion.

Let none infer, from what has been said, that the payment of respect to wealth rightly acquired and rightly used is deprecated. In its original meaning, and in due degree, the feeling which prompts such respect is good! Primarily, wealth is the sign of mental power; and this is always respectable. To have honestly-acquired property implies intelligence, energy, self-control; and these are worthy of the homage that is indirectly paid to them by admiring their results. Moreover, the good administration and increase of inherited property also require its

tues, and, therefore, demand its share of approbation. d besides being applauded for their display of faculty, n who gain and increase wealth are to be applauded as blic benefactors. For he who, as manufacturer or merant, has, without injustice to others, realized a fortune thereby proved to have discharged his functions better an those who have been less successful. By greater ill, better judgment, or more economy than his competirs. he has afforded the public greater advantages. tra profits are but a share of the extra produce obtained the same expenditure, the other share going to the nsumers. And similarly, the landowner who, by judibus outlay, has increased the value (that is, the producveness) of his estate has thereby added to the stock of ational capital. By all means, then, let the right acquition and proper use of wealth have their due share of Imiration.

But that which we condemn as the chief cause of comrercial dishonesty is the indiscriminate admiration of ealth—an admiration that has little or no reference to te character of the possessor. When, as very generally appens, the external signs are reverenced, where they gnify no internal worthiness-nay, even where they cover ternal unworthiness—then does the feeling become icious. It is this idolatry, which worships the symbol part from the thing symbolized, that is the root of all nese evils we have been exposing. So long as men pay omage to those social benefactors who have grown rich onestly, they give a wholesome stimulus to industry; but then they accord a share of their homage to those social halefactors who have grown rich dishonestly, then do they oster corruption—then do they become accomplices in Il these frauds of commerce.

As for remedy, it manifestly follows that there is none ave a purified public opinion. When that abhorrence which society now shows to direct theft is shown to theft all degrees of indirectness, then will these mercantile

vices disappear. When not only the trader who adulterated or gives short measure, but also the merchant who oven trades, the bank-director who countenances an exaggerated report, and the railway-director who repudiates his guan antee, come to be regarded as of the same genus as the pickpocket, and are treated with like disdain, then will the morals of trade become what they should be.

We have little hope, however, that any such higher tonof public opinion will shortly be reached. The present condition of things appears to be, in great measure, a necess sary accompaniment of our present phase of progress Throughout the civilized world, especially in England, and above all in America, social activity is almost wholly expended in material development. To subjugate Nature and bring the powers of production and distribution to their highest perfection, is the task of our age, and probably of many future ages. And as in times when national defense and conquest were the chief desiderata, military achievement was honored above all things; so now, when the chief desideratum is industrial growth, honor is most conspicuously given to that which generally indicates the aiding of industrial growth. The English nation at present displays what we may call the commercial diathesis; and the undue admiration for wealth appears to be its concomitant—a relation still more conspicuous in the worship of "the almighty dollar" by the Americans. And while the commercial diathesis, with its accompanying standard of distinction, continues, we fear the evils we have been delineating can be but partially cured. It seems hopeless to expect that men will distinguish between that wealth which represents personal superiority and benefits done to society, from that which does not. The symbols, the externals, have all the world through swayed the masses; and must long continue to do so. Even the cultivated, who are on their guard against the bias of associated ideas, and try to separate the real from the seeming, cannot escape the influence of current opinion. We must, therefore, content ourselves with looking for a slow amelioration...

Something, however, may even now be done by vigorous totest against adoration of mere success. And it is imbrtant that it should be done, considering how this vicious ntiment is being fostered. When we have one of our ading moralists preaching, with increasing vehemence, le doctrine of sanctification by force; when we are told at while a selfishness troubled with qualms of conscience contemptible, a selfishness intense enough to trample own everything in the unscrupulous pursuit of its ends, worthy of all admiration; when we find that if it be ifficiently great, power, no matter of what kind or how rected, is held up for our reverence—we may fear lest the revalent applause of mere success, together with the comnercial vices which it stimulates, should be increased other than diminished. Not at all by this hero-worship rown into brute-worship is society to be made better; but v exactly the opposite—by a stern criticism of the means brough which success has been achieved, and by accordng honor to the higher and less selfish modes of activity. And happily, the signs of this more moral public opinion re already showing themselves. It is becoming a tacitlyeceived doctrine that the rich should not, as in bygone imes, spend their lives in personal gratification, but should evote them to the general welfare. Year by year is the nprovement of the people occupying a larger share of the ttention of the upper classes. Year by year are they oluntarily devoting more and more energy to furthering he material and mental progress of the masses. And those mong them who do not join in the discharge of these high unctions are beginning to be looked upon with more or ess contempt by their own order. This latest and most nopeful fact in human society—this new and better hivalry—promises to evolve a higher standard of honor; and so to ameliorate many evils, among others those which we have detailed. When wealth obtained by illegitimate neans inevitably brings nothing but disgrace-when to wealth rightly acquired is accorded only its due share of homage, while the greatest homage is given to those who consecrate their energies and their means to the noblest ends, then may we be sure that along with other accompanying benefits the morals of trade will be greatly purified.

# A FEW KIND WORDS FOR BUSINESS 1

#### BRUCE BARTON

Mr. Bruce Barton (1886–) won a host of friends by his wise and mial editorials in "Every Week." After his graduation from Amherst 1907, Mr. Barton was managing editor for two periodicals in succession, and then, between 1912 and 1914, was assistant sales manager P. F. Collier & Son Co. He is now president of the advertising vency of Barton, Durstine and Osborne. His books include, besides More Power to You," from which two editorials are reprinted in this blume, "The Resurrection of a Soul," "The Making of George roton," "Measure Your Mind," "The Man Nobody Knows" and "The look Nobody Knows."

I GRADUATED from college when muck-raking was in its

reatest glory.

The magazines and newspapers and reformers had filled ur youthful minds with so much distressing information hat we hardly knew whether the world was a safe place

or us to step out into or not.

We looked askance on all the fellows in college whose athers had made money. To be sure, the fathers seemed ecent enough old codgers when they visited us at the raternity house. But we felt that something was dark and bad in their past somewhere.

We would not have been seen walking on the street with

ohn D. Rockefeller for anything.

I remember visiting Washington and looking at the United States Senate. I felt as if I were in the gates of

sing Sing.

There was So-and-so from Texas; we had been told that the Oil Trust owned him. There was So-and-so from Wisconsin; the railroads owned him. And so on.

69

<sup>1</sup> Reprinted from More Power to You, by permission of The Century Co.

All there through some unholy alliance.

All city governments were corrupt; all laws were passed from evil motives; all business was yoked together in a vast unseen network, fashioned and fostered to exploit the nation.

A business man was a being without conscience or intelligence, like a slot-machine. You gave him a nickel and he gave you a nickel's worth of goods.

If he took your nickel and withheld the goods, then he

was a successful business man.

Running a magazine was very easy in those days.

All one had to do was to take down a map of the United States and place his finger on any spot—say Owosso, Michigan. Then call in a writer and say, "Get on the train and go out and see what is rotten in Owosso."

Muck-raking did some good; but we have come to realize

now that it overplayed its hand.

In fact, I believe it could be shown that the greatest force for righteousness in the United States to-day is nothing more nor less than the once maligned BUSINESS.

Certainly, Business is the greatest force in America

working for temperance.

The young men of half a century ago were pretty heavy drinkers. The young men of to-day have given up drink.

Not altogether because they were argued into it or scared into it; but also because they know that it destroys their efficiency and cripples their progress in Business.

Business is the greatest ally and promoter of Honesty. And more and more I have come to feel that Honesty is,

after all, the corner-stone of all the virtues.

I have seen a business man refuse to sign a document that contained the tiniest little misstatement—a misstatement that probably never would have been detected and might have meant thousands of dollars in profits to him.

I have seen a man whose time is worth a thousand dollars a day spend half an hour editing a single advertisementjealous was he of his firm's reputation for never making alse claim or an extravagant assertion.

Business has taught that honesty is the best policy; d millions of young men have been made better citizens first being made better business men.

Nothing has impressed me more than this: Get to the of a big business enterprise, and nine times out of ten will find an idealist.

eYou will find a man who has long since ceased to be terested in mere money-making, who is staying in busiss because of what he wants his business to do for his apployees, his community, and his country.

I do not say that Business is perfect. Far from it.

But I do say that the time is past when the young man no goes into business needs to feel that he is making a lish choice—a choice that cuts him off from service to sellow-men.

"Be not slothful in business," said St. Paul; "fervent in

irit; serving the Lord."

Many a man, building a big business in America, has, as by-product of his building, strengthened the character id lifted the ideals of hundreds of his associates, and elped in the regeneration of a whole community.

And the number of such men—the idealists of Business America—is increasing very fast.

### ANONYMOUS LIBERALISM 1

#### A STUDY OF THE NEW SPIRIT IN BUSINESS

#### GLENN FRANK

In 1919 Mr. Glenn Frank (1887-) contributed a striking series on articles on contemporary business to the "Century Magazine," on which he was later editor. The articles have since been published in book form as "The Politics of Industry" (Century Company). The selection which appears in this volume shows the same desire to put into business the highest standards of professional honor that is manifested in the selection from Ruskin's "The Roots of Honor." Mry Frank, however, writing of business in our own day, is more optimistic than Ruskin. He is not merely prophesying the future of business; he is also interpreting contemporary business ideals. Although a young man, Mr. Frank is widely experienced. A graduate of Northwestern University, he was for several years assistant to the president of the Northwestern, was a professional lecturer, and was associated with Mr. Edward A. Filene of Boston in research and organization before he joined the staff of the "Century." Since 1925. he has been president of the University of Wisconsin. He is the author of "The Politics of Industry" and "An American Looks at His World."

When classes are exasperated against each other, the peace of the world is always kept by striking a new note.—RALPH WALDON EMERSON.

Great economic and social forces flow with tidal sweep over communities only half conscious of that which is befalling them. Wise statesmen are those who foresee what time is thus bringing, and try to shape institutions and to mould men's thought and purpose in accordance with the change that is silently surrounding them.—VISCOUNTI MORLEY.

The future of mankind will be greatly imperiled if great questions are left to be fought out between ignorant change and ignorant opposition to change.—John Stuart Mill.

<sup>&</sup>lt;sup>1</sup> Reprinted from *The Century Magazine*, April, 1919, by permission of The Century Co.

THE war meant for American business quick and fundaintal readjustments in those processes of production, bribution, and consumption upon which civil and miliy strength rest. To an unprecedented degree private erests were adjourned, and the processes of business essessed in terms of public service. For the time our tories and stores were looked upon less as distinct busiuses, conducted for private ends, and more as co-ordinate ets of a national machinery for production and distribun. The spirit of common enterprise which the urgency war evoked made possible many forward-looking things it in normal circumstances would have required a dece of agitation and split the nation into camps of com-

titive opinion.

This necessity for common action has not ceased with ending of the war. The requirements of progress, no is than the requirements of war, demand a mobilization the spirit of unity, co-operation, and concentration. ithout unity, co-operation, and concentration as a basis action, the policies of the immediate future, at least, will the outcome of log-rolling compromise, a patchwork of ructant concessions from conflicting interests. Quite early we shall not obtain this unity, co-operation, and ncentration by the methods of governmental control at obtained during the war, for the general tendency ll be from control to freedom the farther we get from the uation of emergency. This brings to the fore, as a queson of national interest, the spirit and purpose which we ay expect the leaders of American business and industry bring to the issues of readjustment and development thin the next few years.

The outlook for fundamental progress cannot be predited upon the breadth or narrowness of political leaderip alone; the breadth or narrowness of leadership in usiness and industry is an equally important factor in y such reckoning. A few determined political leaders ith vision and strategy, supported by the degree of liberism that exists in the national mind, will doubtless be

able to swing the nation with them in the effecting of th clearly essential readjustments in our domestic policies but we shall not, as a people, take full advantage of the peculiar possibilities of progress that inhere in a perior of readjustment unless all of the processes of our commolife, particularly those of business and industry, are guiden by broadly conceived reconstructive policies, unless every man who holds a position of leadership in our social, indus trial, and business life plays a courageous and creative part. The statesman, the prophet, the publicist, the leader with a synthetic mind who sees the varied factors and force of our national life in their just relations, will be invaluable in the years just ahead; but such leadership will no achieve the largest possible results without intimate collaboration with constructive leadership in the fields of production, distribution, and consumption. The states man will be hampered in his leadership unless the manu facturer, the merchant, the banker, and the labor leader constitute for him a sort of general staff, with the members of which he can establish a community of interests and as agreement on policy.

For these reasons it becomes necessary to begin a study of the probable contribution of business to the period or readjustment we are passing through with an assessment of the motive forces that promise to determine and direct the American business mind. With such an assessment made, one may think with a greater sense of sureness upon specific problems of business and industry. This paper therefore, deals with standards of value, points of view and motives that may be found in business circles, partly with standards and motives that are established and apparent, but also with standards and motives that are in process of formulation—standards and motives that have been stimulated by the circumstances and demands on

the war

American business men aspire to contribute to the proceesses of readjustment and revaluation more than mere shrewdness. American business men are not sentimentall

They have not turned radical. But on every hand here is evidence in business circles of a tempered idealism npatient to translate itself into the concrete, an increasgly high sense of the function business may perform in hese days that challenge, as few days have challenged. hatever of the creative there may be in a man. During he war men everywhere breathed the ampler air of service causes larger than themselves or their interests alone. hd whatever their early post-war reactions may be, these nen will not long breathe easily in the stuffy atmosphere f narrow policies and purely self-seeking methods. I am nder no illusion that the war has remade human nature. am not under the spell of analogy to the extent of thinkig that the spirit of dedication to, and sacrifice for, large ommon causes will be carried over undiminished into the eriod of peace. We are doubtless in for a good round measure of reaction. Men will want to shake off arbitrary estrictions that war imposed. There will be on all hands leas for a renaissance of individualism; but I am sanguine mough to believe that this will be temporary—temporary tot because the war has worked any miracle of transformaion in the mind of the race, but because the whole temper f the times will cry out against it; temporary because ven before the war an enlarging sense of its social function vas getting hold of the business mind.

For several years now, years during which we have been consolidating the social gains from our muck-raking period, here has been going on in the American business mind a novement almost mystical in its essential quality and yet of the profoundest practicality. This movement, which I want to discuss in detail a bit later, the facile criticism of the radical mind has frequently discounted and dismissed with a sort of can-any-good-come-out-of-Nazareth air. But these subtle alterations of mind and attitude, however unsatisfying to the type of mind that would rather play with a perfect theory than improve an imperfect world, constitute one of the important sets of operating influences with which we shall find ourselves dealing in the

fresh ordering of our immediate future in this country. It is a commonplace that every such time of democratic advance as we are now passing through means the release and accentuation of certain fundamental human qualities. It am here listing as a product of the current purpose too humanize more fully business, industry, education, and politics, what, for want of better phrasing, I have called anonymous liberalism or the new spirit in business.

# MAKING BUSINESS A PROFESSION

An Assumed Distinction Between Business and the Professions Which Is Breaking Down

I can perhaps describe this new spirit no better than by saying that American business has been gradually evolving from a trade into a profession. In our minds at least there has existed a definitive difference between a trade and as profession. Until recently we went about a classification of occupations somewhat as follows: drawing a line down the center of the page, we wrote the word "professions" att the top of the right-hand column and listed thereunders such undertakings as the law, medicine, teaching, the ministry, journalism-all of the so-called professions; at the top of the left-hand column he wrote the words "business" and "labor" as blanket designations of all remaining undertakings of which the controlling motive seemed to be these money that could be made out of them. Between businesses and labor on the one hand and the professions on the other a great gulf was fixed—a gulf as sundering as the gulf that separated Dives and Lazarus.

This gulf was the product of a certain uncritical assumption that men enter the professions not primarily because of the money that can be made out of them, but because, in addition to a competence and some measure of surplus, professions give men automatic and accredited rank assubility public servants ministering to the higher needs of the society of which they are members. Business and labor,

ever, have not commonly come within the radius of assumption. For years we have held in the back of minds a conception of business and industry as an regenerate section of our social order in which the law tooth and nail applied of necessity. Whenever some referred to a business man as being a public servant enefactor, the picture that came involuntarily to mind that of a man who, in his early and poor youth, had nged into business, where by dint of exacting effort ruthless concentration upon purely material ends he accumulated a lot of money, and, when getting old a trifle weary of the grind, had turned himself into a of glorified Santa Claus to society, giving his money ty to all sorts of "good" causes. For years no one rried greatly about the sources of such benefactions, it ming to be the assumption that the fact that a man did d with his money after he got it, disinfected the methof acquisition, if the methods needed disinfection.

all that is changing, is indeed changed, and not because superconscience has evolved a theory of tainted ney, but because also, and perhaps mainly, business n have come to believe that a business man's most imrtant opportunity to serve society comes not after he has de his money, in giving it away, but rather while he is king his money, in the way he makes it. Statesmanship business has come to be adjudged worthier of a real n's mettle than philanthropy outside business. A busis man's public service is seen to consist not so much in number of benevolent chores taken on after office hours in the way the business is carried on during office hours. other words, business is taking on the character of a ofession. It has always been true that the social sigicance of business equals, if not exceeds, the social mificance of any of the accredited professions, simply cause business occupies more of the hours of the average un's day and touches life daily at more points than all ner social processes combined.

But, to get to more detailed statement respecting the professional tendencies in business, most of the discussion of this matter suggest the peculiar characteristics of a profession, as contrasted with other occupations, as being these:

First, a professional career requires a preliminary attainment of knowledge, and in some measure of learning, distinguished from mere skill that comes from adminitrative experience.

Second, a professional career implies a sense of publifunction looking toward the accomplishment of certain social objectives as the final justification of any claim public respect and support.

Third, a professional career involves adherence to a cou

of professional ethics.

# Modern Business Calls for Broad Intellectual Equipment

First, it is evident that modern business, no less that the time-honored professions, requires a preliminary at tainment of knowledge, and in some measure of learning as distinguished from the mere skill that comes from experience. Mr. Justice Brandeis, in an address at Brown University in 1912, stated clearly the basis of such as assertion as this when he said:

The field of knowledge requisite to the more successful conduct business has been greatly widened by the application to industry no only of chemical, mechanical, and electrical science, but also the nesseience of management; by the increasing difficulties involved in adjusing the relations of labor to capital; by the necessary intertwining social with industrial problems; by the ever extending scope of standard federal regulation of business. Indeed, mere size and territoriexpansion have compelled the business men to enter upon new ambroader fields of knowledge in order to match his achievements with his opportunities. This new development is tending to make business as applied science.

is a far cry from the simple shops, small-scale producand intimate personal-apprenticeship relation been men and masters to the present great stores and ories which involve in their administration intelligent peration with the laboratories of science, a continuous ly of the temper and fundamental aspirations of vast ies of working-men whose content is an asset and ose restlessness is a liability, a knowledge of the changforces that from time to time determine new adjustats of the relation of business to government, an insight the currents of international politics that react upon iness policies and profit, an understanding of local cusas and native psychology in foreign markets, and the rusand and one things that go into the making of the fironment in which the policy and practice of a given piness must operate. Few, if any, of the recognized fessions make as sweeping challenge to the intellectual ity and acquirements of a man as does modern busis. In this respect at least business claims fellowship the professions.

# MODERN BUSINESS HAS A SOCIAL MINISTRY

econd, it is clear that a business career, if it is spaisly conceived and made permanently successful under sent-day conditions and ideals, must imply a sense of plic function in the business man that holds him to the expectation of certain social objectives as the final diffication of any claim to public respect and support. It is true all too prevalent apostasy from ideals aside, it is true to members of all the recognized professions are oblited to regard their function as a public service rather in as a private venture alone. Walter Lippmann, in a cliant essay on "New Incentives," put very pointedly instinctive reaction of the public against non-business sees who show a blindness to their social responsibility a paragraph that reads: The business man may feel that the scientist content with a moder salary is an improvident ass. But he also feels some sense of inferioring in the scientist's presence. For at the bottom there is a difference quality in their lives—in the scientist's a dignity which the scramble for profit can never assume. The professions may be shot through with rigidity, intrigue, and hypocrisy: they have, nevertheless, community of interest, a sense of craftsmanship, and a more permanental place in the larger reaches of the imagination. It is a very pervasing and subtle difference, but sensitive business men are aware of it. . So the public regards a professor on the make as a charlatan, a doctation the make as a quack, . . . a politician on the make as a hypocritical content of the make as a h

I have quoted Mr. Lippmann in this connection, bot because he states the social responsibility of the profes sions succinctly, and because his statement gives a good background for the special emphasis I desire to place upor the fact that the gap between the ideals of the profession and the ideals of business is rapidly narrowing. Every day the conviction among business men is becoming mon definite that the real tone and temper of American life perhaps determined more fully by the way the work of the nation is done and by the way the business of the nation conducted than by any other single set of factors. have said before, business and industry largely determin the quality of our common life simply because the primar processes of production, distribution, and consumption touch life at more points and oftener than all other social processes combined. Certainly a perversion of business and industry can nullify the purpose and influence of th teacher, the writer, the physician, the minister, the artis and even the statesman. It is the growing recognition of this fact that is prompting a larger and larger number of business men to feel that business is more than simply a instrument with which the business man can gain the personal financial freedom to devote an increasing part his time to disinterested public service, that business is i itself a field of public service that makes a challenging lew upon whatever the business man may have of statesman ship and public spirit. To put this matter concretely, th

tive futility of the average business man's "public vice" in outside activities as compared with the opporities for really significant statesmanship inside his busis finds apt illustration in a comparative consideration Henry Ford's peace ship and Henry Ford's farm tractor. e former awakened the world's humor, the latter the Ild's gratitude. This is not a flippant criticism of Mr. d's peace ship. I should rather have in my record an enest, although futile, attempt to do something toward relief of the tragic circumstances of the war than the loused indifference which many men carried through a e when civilization was at the cross-roads and no one Ild tell which direction it might take. This is simply tatement of fact, that by an act of invention and busis promotion Mr. Ford, in producing and selling his m tractor, is laying the foundation for a revolution on the farms of the world, the implications of which endless, not alone making possible an increased proctivity, with all that means in the forestalling of food ortage and the consequent removal of one of the fertile arces of revolutionary discontent, but also making posle an increase in the margin of leisure for the farmer I his family, which is essential if our farms are to deon men as well as acres.

Mr. Ford, happily, is a man who visualizes in advance full round of social implications involved in his busiss policies and acts, and for that reason he is able to d in business the same professional satisfaction that exis Carrel must have found in his work on the suturing blood-vessels and the transplantation of human organs which he received the Nobel prize in 1912. But the cial and economic influence of the farm tractor would st, although Mr. Ford were blind to its larger meaning. In that reason this reference to the farm tractor illustres with peculiar directness the way in which business the may, without taking to the pulpit or turning remer, affect through the actual processes of their busi-

ness the social, intellectual, moral, and esthetic quality our common life.

And I have found throughout the business life of America men in whose minds something approaching a definition philosophy of the social function of business is taking form. Forward-looking business men see that business, addition to the making of profit, and, indeed, in order to make profit permanently under the conditions that also obtaining, should contribute toward the realization of three large ends in American life: namely, (1) greate efficiency in the production of wealth, (2) greater justing in the distribution of wealth, and (3) greater wisdom in the consumption of wealth. These are social objective which business men will feel increasingly obligated to work toward as the final justification of their claim to the esteer and support of the nation.

# Modern Business Is Evolving Professional Ethic

Third, business is likewise coming to demand adherence to a code of professional ethics. And in this respect business promises to outdistance the professions, in which professional ethics too frequently means only professional etiquette. American business in certain quarters is evolving standards of professional ethics in the sense that business men are attempting to think out fundamental morality in terms of business activities; trying to analyze justhow it is possible for business men, through the complicated interdependence of modern business, to lie, to stead to despoil virtue, and to hold slaves by indirect, long distance methods; trying to set up standards that will rull these essential immoralities out of American business.

Thanks to the literature of exposure that was in vogue a few years ago, it became clear that business men might while adhering to the strictest private morality, commit all of the sins of the decalogue by indirect and impersonate methods. In fact, interdependence came so swiftly upon

heels of individualism in this country that "good" found themselves doing a number of "bad" things in iness and industry before they fully realized the imlations of their acts. Some cynic, with more cleverness h insight, once remarked that Mr. Roosevelt discov-If the Ten Commandments and gave out the fact as s. But the truth is that the Ten Commandments need be rediscovered for each generation. Quite clearly the alogue needed reinterpretation to a generation in which might slowly poison a nation with adulterated foodffs, a method less dramatic, but no less reprehensible, In the quicker methods used by medieval monarchs with toyal courtiers; to a generation in which men might al through monopoly control, a more refined, but no effective, method than Robin Hood employed. There long list of now trite comparisons between the imperal sins of a society of grand-scale industry and the more ect and easily recognized sins of the simpler and more ividualistic society that preceded it. These comparis are no longer the exclusive property of the mucker. They are part of the common thought of modern siness men who know that their morality is more than a estion of personal habits, that it must rest upon a carely thought-out application of the fundamental prinles of morality to the complicated processes of modern siness. It is the moral duty of a nation to keep its econic and ethical development neck and neck. Otherwise re is constantly a "twilight zone" in which men who ade to the accepted standards of ethics will commit ially immoral acts because the moral implications of h acts or methods have not been thought out and ndards raised against them. This is growing so familiar it it needs only a gesture calling attention to it as a field which business is evolving professional ethics.

t is loyalty to such large aims as these that will make siness truly professional in the sense that business will asciously promote the social virtues of efficiency, justice, I sanity while dealing with the material processes of production, distribution, and consumption. These professional ideals in business, it should be said once more, have been here sketched not as the finished picture of accomplished fact, but as the assessment of emerging motive forces which, if sedulously cultivated by the business and industrial leaders of America, will exert determining influence upon the quality and rate of progress in the period of readjustment we are passing through. And there more than naïve optimism upon which to base the hopp that these ideals will gain vital currency in the years just ahead. Forces of self-interest will supplement the innate idealism of the American mind in making these ideals more fully operative. These forces of self-interest have been suggested throughout this paper, but it is worth whill to deal more specifically with them at this point.

## BUSINESS AND SOCIAL DISCONTENT

A Choice Between Statesmanship and Force as Instruments of Business Leadership

Business men find themselves under the necessity deciding what their attitude is to be toward the restless discontent which is to-day manifest throughout the world If really intelligent self-interest determines that attitude we may expect the formulation of policies worthy of trul professional business. This discontent is not a passim temper provoked by the stage tricks of a small group professional malcontents; it is one of those tidal move ments of social aspiration that now and then sweep over nations, with the nations too frequently only half away of what is happening. Viscount Morley, referring to successful. movements, said, "Wise statesmen are those who forese what time is thus bringing, and try to shape institution and to mold men's thought and purpose in accordance with the change that is silently surrounding them." The is pertinent counsel for business men as well as for states men in these times, because nothing less than this states

-like attitude toward the current forces of unrest and hge can protect business; certainly nothing less can rd guaranty of healthy progress. Business statesmanis the one effective instrument that can bring conctive economic results out of a radical hour: simple osition cannot. John Stuart Mill once said. "The ire of mankind will be greatly imperiled if great queses are left to be fought out between ignorant change ignorant opposition to change." This statement tht well be printed on the desk calendar of every Ameribusiness man, for it suggests the key not only to busistatesmanship, but to business success as well in these is of discontent and revaluation. Autocratic indifferto the aspirations that are moving the masses of a ion has spelled bankruptcy of authority for governats throughout history; autocratic attempts to supss such aspirations have spelled revolution throughout ory. These lessons of political leadership are not lost n far-sighted business leadership. On every hand I business men saying frankly that it lies pretty largely n the leaders of business and industry whether change Il be disruptive or constructive. f a stupid conservatism should attempt to revert to

of a stupid conservatism should attempt to revert to g-stick" methods in dealing with labor difficulties, one ald need either courage or blindness to contemplate the are with an easy mind. Calling in the police, mobilizing the militia, employing detectives, arresting labor lead-blocking discussion, and forcing passions underground not only undemocratic methods; they are unintelligent thods; they are played out. The business executive buses them may think he is protecting his interests, his firing-squad type of mind does not see far; in using h methods, or even in taking an undefined attitude of botional denunciation toward a labor difficulty, he is ying directly into the hands of the revolutionary. Conjuctive conservatism, on the other hand, by refusing to ploy these methods, forces the radical leader to attempt present a satisfactory program to his followers; for an

average group of Americans of whatever class can be held together only by one of two methods, common action against a common antagonist who flaunts his antagonism in their faces or common action in behalf of a program the captures their imagination and appeals to their sense justice. The increasing recognition of this fact promise to help materially toward lifting the whole question labor unrest out of the atmosphere of a test of strengt alone. Business men realize with a definiteness that relatively recent that capital loses even when it wins in fight with labor, simply because business cannot be perma nently successful and permanently profitable unless its relations with labor are cordial—especially with the numes ical strength of labor becoming politically articulate—am its relations with labor cannot be consistently cordial & long as labor unrest is dealt with upon the basis of a tour nament rather than a parliament. A system of relation between employers and employees that usually break down when the issue is of fundamental importance am forces both parties to threaten and fight their way towar. a decision is clearly inadequate for the sort of times we an coming into; it is a costly system, as all expedients an costly; it generates and leaves behind too many sulled antagonisms that may be played upon by destructive rac icalism. Alfred E. Zimmern says:

Collective bargaining is clearly an advance on the old unequal system of individual wage-contracts. But collective bargaining between large scale organizations of employers and workmen involves a piling up armaments on both sides not unlike that of the rival European group before the war. At its best it preserves the peace by establishing; precarious balance of power; at its worst it precipitates a disastromagnetic; and in either case, whether it works well or ill for the moment it is non-moral and inhuman, for it has no basis in a sense of common service or public duty. Hence it creates a feeling of divided interest and permanent estrangement which has been all too visible to the rest of the community during the recurring industrial crises of the last the years. In this vicious situation a great national responsibility ressupent the leaders of both groups of combatants.

## Business Liberalism Is Business Foresight

The costly inadequacy of the present system of emover-employee relations, coupled with the fact that there ists to-day throughout the world of labor a heightened retermination to secure a larger share in the profits and a rger voice in the management of industry, means that disiness men, purely as a matter of good business, must ke the initiative in a sincere collaboration with labor in fecting a saner organization of industrial relations. It is teresting to note that this is just what is happening in ingland, for instance, where responsible business men are Intributing leadership to the movement for forms of indistrial self-government, which, administered in the newer birit, should not only satisfy the basic aspirations of labor. ut also put business and industry upon a more dependple and profitable basis than ever before. The implicaons of industrial self-government both to employers and mployees, as they are worked out in the literature and scussed by the leaders of that movement, I shall take up detail in a later paper. All I am concerned in doing this point is to suggest that self-interest is making for onstructive conservatism and making against stupid conrvatism, which knows no mood but denunciation, no strument but the policeman's club or an injunction. nd this means the greater development among business en of that genuinely professional spirit which is one of e best guaranties of orderly progress during our readstment period.

All this may appear to be only a dissertation upon the rategy of concession, by which the leaders in business hd industry may keep things running smoothly for a time y granting just enough in a given situation to keep labor aiet and satisfy a progressive public opinion, and repeating the maneuver whenever industrial relations become rained. Certain short-sighted leaders of business and dustry will attempt to dilute discontent with half-easures. But the more far-sighted leaders see that as a

false and costly procedure. The trouble with it is that there is no end to it. The appetite of labor, no less than the appetite of capital, grows by what it feeds on under a system of periodic strikes and periodic concessions. The preservation and promotion of sound business demands, therefore, that business men take into full account the freshly awakened and increased inspiration of labor, which, until some better method is established, will attempt realization through demands that hold the latent threat of a strike; and having taken these aspirations into account, and realizing that the situation cannot be met adequately either by benevolence or piecemeal concession on the part of employers or by usurpation on the part of the employees, boldly face the problem of some new and better organization of the human side of industry.

It is fortunate that affairs have, in our day, assumed as posture that closes every other avenue of orderly progress. Unintelligent resistance to-day spells revolution; creatives

leadership spells progress.

This discussion has been purposely directed towardly motive forces rather than specific policies, but whether the logic of events will produce its perfect work depends upon the attitude which leadership takes.

## REALIZABLE IDEALS<sup>1</sup>

### THEODORE ROOSEVELT (1858-1919)

A not too sympathetic critic once wrote that at a time when the ind of America was absorbed in business there "came the impact pon the national character of the Rooseveltian personality, persuaded tat there are a hundred more interesting things than making money, I 'worth while'; hunting grizzlies, reforming, exploring, writing hisry, traveling, fighting Spaniards, developing a navy, governing men, rading Irish epics, building canals, swimming the Potomac with amassadors, shooting lions, swapping views with Kaisers, organizing new arties, and so on forever. Under the influence of this masterful price the unimaginative plutocratic psychology was steadily metacorphosed into the psychology of efficient, militant, imperialistic ationalism." Whether the criticism implied in these sentences is just not, the tribute to Roosevelt's power to change popular ideals is sholly right. He aroused the people to the danger to democracy which resides in the uncontrolled pursuit of wealth, and by the preachng of the "realizable ideals" of the "square deal" he contributed to a sem social consciousness.

The address of which the larger part is here reprinted was originally elivered at Berkeley, California, in 1911, under the auspices of 'acific Theological Seminary. It furnishes an interesting contrast to he essay of Ruskin, whose ideals are not always realizable, at least not

any future easily imagined.

I have heard men, whose lives have been passed chiefly n amassing money, preach to boys that money was of no leal consequence, that they ought to disregard it, that it was really entirely unimportant. Well, those men did not in practice believe what they preached. Curiously mough, some of them had for so many years schooled themselves to utter that kind of a sentence when they got on a platform, and to act in such diametrically opposite ashion when they were in their business offices, that they

<sup>&</sup>lt;sup>1</sup> Taken from Theodore Roosevelt's Realizable Ideals, published by the Harr Wagner Publishing Co., San Francisco, California.

had ceased to become conscious of any incongruity; when they got up to speak they naturally fell into the very vice: that represented the negation of the other vice into which they equally naturally fell as soon as they sat down before their counting-desk. Now, it is a false statement, and therefore it is a disservice to the cause of morality, to tell I any man that money does not count. If he has not got it he will find that it does count tremendously. If he is worth his salt and is desirous of caring for mother and sisters, wife and children, he will not only find that it counts, but he will realize that he has acted with infamy and with baseness if he has not appreciated the fact that it does count. And of course when I speak of money I mean what money stands for. It counts tremendously. No man has any right to the respect of his fellows if, through any fault of his own, he has failed to keep those dependent upon him in reasonable comfort. It is his duty not to despise money. It is his duty to regard money, up to the point where his wife and children and any other people dependent upon him have food, clothing, shelter, decent surroundings, the chance for the children to get a decent education, the chance for the children to train themselves to do their life-work aright, a chance for wife and children to get reasonable relaxation. Now practically, as regards his or her own family, I doubt if there is any one here who would deny that proposition. It is so obvious that it seems needless to put it before you; and yet how often do we listen to a man on a platform like this, saying, because it is the conventional thing to say, "pay no heed to money." Now, of course, when such a preacher says "pay no heed to money" his hearers at once accept what he is about to say further as insincere; and, whether they pay heed to money or not, they pay no further heed to what he says about it.

It is not a realizable ideal to "pay no heed to money." You must pay heed up to the point I have indicated. But it is a realizable ideal, after you have once reached that point, to understand that money is merely a means to an

and that if you make it the end instead of a means do little good to yourself and are a curse to everybody. It is a realizable ideal to make people understand to, while it is their first duty to pull their own weight in world, yet that after they have achieved a certain count of prosperity both their capacity for usefulness that others and their capacity for enjoyment depend hitely more on other things than upon possessing ditional money.

Tow, the very fact that I grant in the fullest degree the cd of having enough money—which means the need of ficient material achievement to enable you and those mendent upon you to lead your lives healthily and under tent conditions—the very fact that I grant this as the ential first need to meet, entitles me to have you accept at I say at its face value when I add that this represents by the beginning, and that after you have reached this ent your worth as a unit in the commonwealth, your must be others, and your worth to yourself depends the polynomial of the polynomial worth and the spirit.

could not overstate the grinding misery, the heartaking misery, I have seen come to a family where the n is unable quite to do what he ought to for those dendent upon him. But after the man and the woman ve reached the point where they have a home in which elemental needs are met, and where, in addition, they ve accumulated a comparatively small amount of money eessary to meet the primal needs of the spirit and of intellect—after this point is reached it is my deliberate Igment that money, instead of being the prime factor, one of the minor factors, both in usefulness and in hapness. Always keep in mind my first proviso-I am not ng to repeat it to you—as to the necessity of having ough money. But go beyond that; for beyond that the ference between the multi-millionaire and the man of cy moderate fortune is in the vast majority of cases

really a difference of appearance and not of reality as regards both usefulness and happiness. The chief harm that the multi-millionaire does, in my mind, comes not in his joining with others to make a trust—although when he does that I will try to regulate him—and it is not in the fact that in him as in other men there is, as Abrahan Lincoln put it, "a deal of human nature," so that he sometimes very good and sometimes not good at all; it that he is apt to give to the rest of us a thoroughly fals ideal. The worst ill that can befall us is to have our own souls corrupted, and it is a debasing thing for a nation to choose as its heroes the men of mere wealth.

I remember a number of years ago seeing a pleasant am very happy little community very nearly ruined—and a regards many of the families completely ruined—because an entirely amiable multi-millionaire moved into the neighborhood. I really think that his amiability and hu perfectly sincere desire to be pleasant with every one wa one of the causes of the mischief. I know, for instance, very nice woman there, with a charming little house, who having been asked to dinner at the very gorgeous mansion of this worthy soul of many millions, naturally wished t entertain him and his wife in return. But, alas! she wa perfectly wretched when it actually came to entertaining them in her house; she was not willing to have the hire girl wait on the table; she had to have a butler, and the she had to live up to the butler. And the funny thing was instead of giving the multi-millionaire a perfectly pleasant time in her own fashion, which she could have done, sh merely gave him a dreary tenth-rate imitation of his own feasts. Instead of putting herself in a totally differen class, so that there could be no competition between ther at all, she insisted on competing in a class where she wa certain to get the worst of it. After two or three years of the millionaire's residence in the neighborhood there wer not a few families who had suffered either some permanen damage or grave temporary discomfort, not from am fault of the millionaire, but because they themselves have been foolish. Now, I don't want to preach against the billionaire, but I do want to preach against us if we let

im make us spoil ourselves—that's all.

I wish us to understand better than we do now what re the real things and what are the artificial things of life. wish us to get a better perspective. Take even the verage educational institution; if a very wealthy man risits it, altogether too many of the boys look at him with ager interest, as a man that has had just the career that ney intend to emulate; and altogether too many of the firls think that they would like to marry into his class. Now, in that case, I don't blame him at all: I think it merely adds to our sin, to our iniquity, if we blame him istead of ourselves for the feelings, not that he has about s, but that we have about him. But I do blame ourelves: I blame us if we do not have a proper sense of perspective, if we fail to pay honor to the people who are intitled to it. I do not wonder that a great many men nake of money-getting their one ideal, when so many of their fellow-countrymen treat success in making money as the chief kind of success.

When America's history is written, when the history of the last century in America is written a hundred years nence, the name of no multi-millionaire, who is nothing but a multi-millionaire, will appear in that history, unless t appears in some foot-note to illustrate some queer vagary or extravagance. The men who will loom large in our history are the men of real achievement of the kind that counts. You can go over them-statesmen, soldiers, wise philanthropists—I wish to underscore the word 'wise," for the philanthropist who is really worth calling such is the man who tries to make such use of his philanthropy as to provide against the need of philanthropy in the future, just as the real worker in charity is the worker who does his best to bring about conditions in which charity shall not be necessary. The statesman, the writer, the man of science, of letters, of art, these are the men who will leave their mark on history.

When you look back and think of the Civil War, what lives of those who then lived would you, if you had a chance, like yourselves to have lived? Not the lives of the sordid souls who staved at home and made money out of the Civil War; not even the lives of those men who were not sordid, who acted honorably in their private business at home, but who did not have the opportunity and privilege of going to the front. The lives that you respect, the lives that you wish your fathers or forefathers to have led. are those of the men who in the time of the nation's trial each endeavored to render all the service that could possibly be rendered to the nation. Those are the men of the past to whose memory we look up, of whose fame we, as Americans, are jealous, whose good deeds we would like to emulate. 'Now, that is our attitude toward the past: I ask that we make it also our attitude in the present.

I wish it distinctly to be understood that I have not the smallest prejudice against multi-millionaires. I like them. But I always feel this way when I meet one of them: you have made millions—good; that shows you must have

something in you; I wish you would show it.

I do regard it as a realizable ideal for our people as a whole to demand, not of the millionaire—not at all—but of their own children and of themselves, that they shall get the millionaire in his proper perspective, and when they once do that 95 per cent. of what is undesirable in the power of the millionaire will disappear. I shall speak of the other 5 per cent. in a minute or two; but I am speaking now of much the larger part of what makes him undesirable; and much of that larger part is not in him at all; it is in us; it is in the emotions we permit the sight of him to produce in us.

Now, a word to my fellow-reformers. If they permit themselves to adopt an attitude of hate and envy toward the millionaire they are just about as badly off as if they adopt an attitude of mean subservience to him. It is just as much a confession of inferiority to feel mean hatred and defiance of a man as it is to feel a mean desire to please th over-much. In each case it means that the man have the emotions is not confident in himself, that he lacks confidence, self-reliance, that he does not stand on his in feet; and, therefore, in each case it is an admission to the man is not as good as the man whom he hates all envies, or before whom he truckles.

that I shall preach as an ideal neither to truckle to to hate the man of mere wealth, because if you do ner you admit your inferiority in reference to him; and you admit that you are inferior as compared to him you no good American, you have no place in this Republic. that from our standpoint toward the millionaire 95 per t. of the damage he can do is subjective and not sective: that is to say, it rests with us and not with him. There remains the 5 per cent, of harm that he can do us, which we are not responsible. Up to this point I have en preaching to us about him. Now I want to say a rd or two to him, to the man of great wealth. The mere juisition of wealth in and by itself, beyond a certain int, speaks very little indeed for the man compared with ccess in most other lines of endeavor. I want you to figh the words that I have used—the mere acquisition wealth in itself. I know that there are many men who we made great fortunes where the making of the great tune has been an incident to the doing of a great task, ere the man has really been at least as much interested the task as in the fortune. It is a great epic feat to tve a railroad across a continent; it is a great epic feat build up a business worth building. For the man who rforms that feat I have a genuine regard. For the man o makes a great fortune as an incident to rendering a eat service I have nothing but admiration—although untunately the men who are entitled to our regard, and a tle more—to our admiration—for the feats that they ve thus done, have too often forfeited all right to the gard and admiration and more than forfeited it by the urse that they have afterward, or coincidently, pursued regard to money-making or in other matters. Furthermore, the wealthy men who make money which does not represent service are public enemies; we are bound to make war against every form of special privilege.

We have now definitely accepted as axiomatic the fact: that in this country we have to control the use of enormous aggregations of wealth in business. But no great industrial chief should be content to do only so much as is necessary to keep within the law. He may be "law honest," and yet be a sinister enemy of the commonwealth.

One great realizable ideal for our people is to discourage mere law honesty. It is necessary to have good laws and to have them well enforced. But the best laws and the most rigid enforcement will not by themselves produce as really healthy type of morals in the community. In addition to the law and its enforcement we must have the public opinion which frowns on the man who violates the spirit of the law even although he keeps just within the letter. I cannot tell you any one way in which that feeling: can be made to carry weight. I think it must find expression in a dozen different ways. Later, in one of these: lectures, I shall discuss the organs of public opinion and public expression—the press and the magazines. When they more measurably reach the ideal they ought to, we: shall be able to grapple more effectually with the man of wealth who fails in his duty, than we do at present. But without waiting for that day, we should strive to create in. the community the sense of proportion which will make us respect the decent man who does well, and condemn the man who does not act decently and who does wrong.

### THE SHIFTING CENTER OF MORALITY 1

#### STUART P. SHERMAN

Mr. Stuart P. Sherman (1881–1926) achieved a distinguished posion as a literary critic while he was a young college teacher in the Uniersity of Illinois twenty years ago, and his reputation grew steadily ntil his early death. Although he was always a defender of tradition toward the end of his life, particularly during his brief career as an elitor of "Books," it became evident that, far from being unsympatetic toward the present, he desired merely to strengthen and eletet the ideals of the younger generation and its literature by reference to the past. "The Genius of America," one of the most interesting of his books, is a half-sad, half-humorous consideration of present tendencies among the young people of America. The stay partially reprinted here criticizes the young generation, not because it rebels, but because it conforms, and asks the young person to look within for standards and to be dissatisfied with that contentity to convention represented by the gospel of "getting by."

I HAD recently an instructive conversation with a charming and thoroughly refined young woman, who, moved by the impulse of her time, was seeking "economic independence," and had taken her initial steps in the pusiness world. I asked her what she had learned from her professional life. "The most important thing that I have tried to learn," she replied instantly but without much gusto, "is how to sell myself."

I wish I could say that the vile phrase struck me as shocking. But how can one be shocked any longer, whose ears have rung these half-dozen years with phrases struck at the same mint, "slogans" of the "nation-wide" "campaigners," "selling charity," "selling art," "selling the war," "selling patriotism," "selling the flag," "selling the church—yours in business for the Lord," "selling" things

<sup>&</sup>lt;sup>1</sup> Reprinted from *The Genius of America*, by permission of Charles Scribner's Sons and of the author.

visible and things invisible, whatever is now for sale in the heavens above or the waters under the earth-andi everything is for sale. Such is the idiom of their souls.

At the present moment "production" is looked upon as an undertaking for old men. Salesmanship is the one career that kindles the imaginations and genius of the young. It is a perfectly respectable career for one who

has something valuable to sell.

We touch now on what is most dangerously wrong in. the moral incentives and tendencies of the younger generation. Its one categorical imperative, "Learn to sell yourself," means, being interpreted, "Get your value recognized by society." Publicity managers, business psychologists, sales engineers, and their kind and kindred, who are legion, have made the atmosphere of our times tense with pressures upon every young person to get his value recognized. If a new popular religion were founded to-day, the first book of its gospel would undoubtedly treat of the psychology of salesmanship. The spirit of this gospel has already invaded the void left by the new universe constructed with no "insides." The young person responds with an intoxication, seldom sobered by any consideration whatever of the really quite primary questions whether he has any value, and, if not, whether by dint of some oldfashioned exertion, he may acquire some. The emphasis of the selling slogan is, at least for a young generation, off: it just misses the head of the nail and strikes with a resounding whack close beside it. Only the attentive notice that it is all noise with no honest drive.

The young person who is inspired to "sell" himself is encouraged by every pressure of his times to concern himself with only one thing, namely, "How to put it across." He hears on all sides that what he is to put across is of small consequence. He need not give himself much anxiety, if he is a teacher or preacher, about what he is to teach or preach; nor, if he is a journalist or author or

artist, about what he is to write or paint.

Efficiency in a universe of salesmen demands no special

training or learning in any field whatever, save one—the technique of "touch." If you haven't the touch, you are "Out." If you have the "touch," you are "It." This technique is Heaven's free gift to the happy mortal who is born "a good mixer," facile and suave in surface contacts. But it is also masterable by those unintrospective wits who, wasting no time in meditating either their subject or their object, consider only their "objective," and therefore dedicate their days and their nights to the study of their public, their audience, their clientele.

Learned men in the universities are rapidly establishing the "technique of touch" on university principles, applicable to all relations between the salesman and the public, from the marketing of short stories to transactions in gold brick. When this new science is perfected, it bids fair to displace ethics, logic, and the other elements of our bankrupt philosophy. For those who have acquired the new learning, those who have the "touch," prosper. They

"get away with it." They "put it across."

Under the new system, success in life is felicitously described as "getting by." This modest expression indicates that our hero, though slightly elated by his efficiency, is no enthusiast. He is, on the contrary, just beneath his fine surface, a cynic. Knowing the hollowness of his interior, he does not respect himself. Suspecting that those with whom he traffics are equally hollow, he does not respect his public. His criterion of success implies acknowledgment that he is a fraud and his public a fool, who will pass him without challenge provided only that he "puts up a good front." It is understood that I am portraying one whom the "band wagon" carries to the end of the road.

When I seek for an incarnate symbol of what the virtues of our young generation become when they are pushed to excess, I recall one of its representatives who burst upon us one summer evening in a crowded train coming out of Washington. We were standing, some twenty of us, tired and hungry, jammed in the hot throat of the dining-car,

waiting earnestly yet orderly for our turn at a seat. Just as one was vacated, in from the next coach dashed a youth of twenty-one, immaculate in white flannels, chin aloft and eves hard ahead, like a picture drawn in the old days by Mr. C. D. Gibson for the late R. H. Davis. With a perfectly lordly gesture of the hand, as of one clearing the way for Rupert of Hentzau, and with a quiet but imperative, "I beg your pardon," that handsome, that plausible youth actually tried to break through the wedge of those twenty weary mortals and take that seat for himself. Shameful to relate, the wedge melted before him: he got by-almost to the head of the line, before an iron arm barred the passage, and a firm, humorous voice exclaimed: "No, you don't, my boy! You'll have to work your way up, like the rest of us." Whereat that immaculate young importance, instantly collapsing, slunk and wriggled to the rear, while the twenty murmured to one another, "Where did he get that stuff?"

My illustrative personage, real and at the same time symbolical, obviously got his "stuff" from a society excessively dependent for its superiority upon car-makers, tailors, and books of etiquette. The morality of his period has worked upon my hero from without inward, but has not penetrated far. At the center, where the master should sit, there is a space without form and void. He has nothing, morally speaking, of his own. The time-spirit has clothed him in specious appearances. He travels upon credit which was accumulated in other days, when the Gibson chin was the outward sign of an inward determination. He is, therefore, in the figurative, and probably also in the literal, sense, "living beyond his means."

I will hazard a guess that at college he studied a "line," "worked off" his French, and attained in his studies a passing mark, which is now generally known as a "gentleman's grade." At the same time he lived softly in a palatial fraternity house contributed by over-indulgent alumni, who themselves paid for their barracks accommodations in the old dormitory by tending furnaces, and the

like. He had had his father's car at his disposal since his early 'teens. Naturally, when he went to college, he required it still for transit from the fraternity house to classroom and for dances and week-end parties. Of course, if one has a good car, one must live up to one's car.

And so the Old Man, half in pity for his own austere youth, saw his son through in a style that he did not allow himself after a lifetime of industry and thrift. "When my boy gets out in the world," the Old Man had said, "he'll have to shift for himself; but we'll give him a start with the best of them. Yes, sir, with the best of them!"

I will guess also that our young man is now in the employ of a corporation with very handsome offices, which gives him an apprentice's wage, sufficient to pay installments on his tailor's bill, while it authorizes an expense account allowing and encouraging him to enjoy the clubs, hotels, and costly little pleasures of big business men. All his life he has had unearned advantages thrust upon him; he takes them guite as a matter of course. He has always spent other people's money freely. Now it is a matter of duty to put on all the "side" that he can. He must eat and dress and drive in a fashion to "get in touch" with men whose income tax many times exceeds his income. Under the circumstances, it is altogether too soon to think of laying anything by. If he attempted that, he would have to "drop out of the running." He has, however, "invested" in an automobile, upholstered with the elegance of a parlor, and is asking his landlord to trust him for the last month's rent.

If he "puts it across" to a girl, formed on the same system—as I think he soon will—she, in her turn, will clutch at the "line" she has been taught. She will demand the right to be married without a ring, to retain her own name, to be secure from the expectation of children, to be allowed to pursue her own career, and to be guaranteed a "good time." To all of which demands he will yield ready assent. They will have a highly expensive engagement

and a still more expensive wedding and honeymoon; and they will then attempt to "jolly things along" together.

They will find that they are unable to keep house comfortably in his upholstered car. He will discover that a modern establishment for two is, in spite of all that our grandmothers used to say, more difficult to swing than bachelor's quarters. It will appear that she is quite his equal as a spender. At first he may hope for some relief from the proceeds of that independent career which he has agreed to allow her to pursue. But he will learn very shortly that the kind of girl who stipulates for a marriage exempt from all the responsibilities of traditional union becomes the kind of wife who puts all that she can lay hands on upon her own back, and yet leaves it more than half uncovered. She has been trained to dress and display herself for the kind of man that he is. But he is not quite equal to the task of maintaining the kind of a woman that she is. In two years or less, he will be single again and bankrupt-or an advertising manager on twenty thousand a year.

I add the alternative; because he may "get by." But a generation with a marked tendency toward the production and heroization of such figures and figurantes should beware of pressing its tendencies too far. "The gods creep up on feet of wool." A spending generation which trades on the moral and material accumulations of its predecessors presently finds its stock exhausted. And though for a time by its mastery of "touch" it may still sell water and market wind, in the long run it will not get by with that

stuff

# THE PSYCHOPATHOLOGY OF BUSINESS 1

#### CARL DREHER.

Mr. Carl Dreher (1896-) of New York City, an engineer who has been for a number of years interested in radio research, is a frequent contributor to American magazines. That he knows something about the management of men as well as of materials is shown by this keen analysis of the methods of business executives.

Business, while conducted, as everyone knows, primarily for profit, also provides, especially in large corporate organizations, for the agreeable inflation of the ego. The mouths of the hungry must be filled, the baby must have his shoes; but the vanity of the directors, executives, heads of departments, all the functionaries and mâcheurs on their various levels, must be gratified at the same time. In spite of competition, lying in wait with sharpened axes for those who forget the realities, this vainglory expresses itself in many and various ways. Mahogany furniture is ordered where oak would be better and cheaper. Offices are laid out to look like Greek temples. Innumerable esoteric conferences end in one man doing the work. Officials are endlessly photographed, sitting at their twelvefoot-square desks, glaring importantly at requisitions for six ink erasers and a bottle of mucilage.

From such relatively harmless frivolities there is a gradual ascent in the scale to more sinister forms of diversion, based, in great part, on Ferenczi's "craving for relative omnipotence." Long before the Nietzschean, Freudian, and Adlerian revelations, this craving was

described by Thucydides in these words:

<sup>&</sup>lt;sup>1</sup> Reprinted from the American Mercury, April, 1925, by permission of the publishers and of Mr. Dreher.

Of the gods we believe, and of men we know, that by a necessary law of their nature they rule wherever they can.

"Wherever they can." Not merely where they are qualified to rule, or where the situation calls for a ruler, not within the bounds of equity and reason, but wherever no superior opposing force intervenes . . . to rule on its own account. That is the law of industry, as of politics and war.

In the theory of executive control, responsibility for a given division of the work is placed on one man, with authority, in proportionate degree, to accompany his responsibility. In this way the unwieldy mass of a large modern business enterprise is broken up into more conveniently handled units, each with its more or less independent internal administration, and so the gentlemen with the money are equipped with an effective means of transmitting their desires and impulses down the line. At the same time, through the responsibility of the heads of departments to the management, unity is preserved.

This system works. In its numerous variants it functions, not only in business, but in armies, navies, churches, colleges, and soviet republics. Under liberal and capable administrators, while it may not be fit for Paradise, it is certainly good enough for this earth. It is orderly, flexible, and natural. Its weaknesses are mainly the weaknesses of *Homo sapiens*.

The department heads are the chief vertebræ of the skeleton. In his division everything depends on the department head. He is expected to use his superior knowledge and experience for the effective conduct of his section. He must guide and inspire his subordinates, intrust each man with authority commensurate with his ability, adjust salaries equitably, and encourage his assistants to the fullest possible development of their faculties. The operations of his division must be coördinated with those of other divisions, and the ideal department head, in his relations with his compeers, knows the precise

lifference between helping and meddling. Finally, the ntrepreneurs depend on him for counsel and support.

Department heads built to the above specifications xist, alas, almost exclusively in the syllabuses of business iniversities. They are occasionally, of course, to be found n the flesh. A large corporation is likely to contain one of them. In some enterprises they are even encouraged. and their numbers multiply, although not to any alarming extent. Such aseptic figures in a milieu of competitive ndustry remind one of a cover illustration of Collier's some winters ago. It was intended to represent a lineman, working on an electric light pole, in climbers, safety belt. and rubber gauntlets. On his head he wore a red hockey cap—apparently he was a Harvard lineman. He exhibited smooth, rosy cheeks; an ethereal little mustache set off the cultivated lines of his mouth. He was neat, clean, and trim. His expression assured the world that he was a young man who went to church on Sunday, gloved and shiny, and never used inelegant words. But it is not such manikins who freeze on sleet-covered cross-arms during bitter winter gales, and flirt daily with 22,000-volt circuits! It is not Chevalier Bayards who run industry, any more than the Fascist bravos rule Italy by disseminating sweetness and light. They do it by being ready to cut throats.

Fear and ambition rage in business, as in the professions and in the groves of scholarship. Hear a recognized authority, Judge Elbert H. Gary, as to the former. In an interview printed by the New York *Times* on January 9, 1921, he was quoted as follows:

Fear of losing his job is making the man in the shop toe the line. At first glance the average individual will say that there is something very ugly and inhuman in that statement. It isn't ugly and it isn't inhuman. It is the sane and reasonable answer to the industrial tangle. It is its only solution. Fear is the word I used. I might, with equal truth, have said competition. They mean the same in industry.

The thing that makes one producer in industry, one employer of labor, more successful than another is the same thing. You may call

it fear. You may call it competition. . . .

The good steelmaster did not intend to say that the greatest poltroon is the best producer; he would, no doubt, be willing to recognize other factors in the situation. But he plainly considers fear, an essentially morbid social emotion, as a necessary driving force in business, as a "sane and reasonable answer." This is a common attitude among business men. Fear is very useful to them. They generate it, in fact, on occasion, and use it in gas warfare with the help. It was done wholesale in the last presidentiad, and it worked, didn't it? Leaving aside the question of how much of this fomentation is natural and how much artificial, it is a fact that every other man in the hordes of employees is afraid of some one beneath him who aspires to his job, and looks longingly at some better job ahead of him. "Every other" is a conservative estimate. Through the play of these forces there arise occasionally important and lamentable divergences from the ethical concepts that generally prevail in business enterprise. Fear, in other words, is a useful servant, but now and then it spills the beans.

II

In theory every person charged with authority should give his subordinates the maximum possible freedom, for it is conceded that men do not work their best when confined in strait-jackets. Some executives carry this theory into practice, usually with notable success. They lay out the work they want done, state their objectives succinctly, bid their subordinates go to it, and abide the outcome. If the results are unsatisfactory, and it appears that the fault is one of personnel, they fire the individuals responsible. Successful or unsuccessful, they treat their men as adult males.

In the modest range of my own practice, I am bound to say that I have not found executives of this type to be much moved by or concerned about fear. They appeared to be men of very exuberant metabolism, strong adrenals,

and no obvious glandular imbalances. If they are ever coared, they put up an admirable front; a battalion of psychoanalysts could not discover any of the stigmata of cear in them. Possibly the psychologizing industrialists have put too much money on their bogey. Maybe it is not good at the long distances, and should be reserved for the spurt races, such as elections. I throw this out as a suggestion. Does it not stand to reason that a man who is confident of sustaining himself is less likely to hit below the belt in a fight? He can afford to be fair and to abide by civilized rules. He can afford to give his subordinates are rein. He can admit, on occasion, that he is wrong and they are right. And for that he will be better liked and better served by those under him.

But the more timid and psychopathic administrators are incapable of letting the machinery thus run freely. With exceptional opportunities to take unto themselves the ideas and achievements of their assistants, such a fahoos get away with all they safely can, which is generally a great deal. They constantly nag, question, and persecute their subjects. A number of more of less unconscious objectives are attained through these maneuvers. The boss nervously reassures himself of his possession of authority by constantly brandishing it. Secondly, he derives comfort from the contemplation of his own zeal, as familiarity with details, and his firm administrative ontrol; he feels important and seaworthy. Thirdly, he hamstrings the subordinates whose rivalry he secretly dreads.

Wherever such neurotics of industry hold sway, hefty ums of money, I believe, are lost—far more, probably, than can be retrieved by all the mechanical efficiency experts practicing in the forty-eight states. Aggravated asses cure themselves through the resulting malfunctioning of the department, or through a major revolt of the underlings; in one way or another, after prodigious snorting, bucking, and flinging of hoofs to the sky, the boss is inseated, discredited in the eyes of his superiors. But

when the despot himself is the only party having access to the management, many such clinics are not terminated for years. Moderately severe chronic cases, in which efficiency is merely somewhat reduced, and scrapping, petty hatreds and labor-turnover increased, usually maintain themselves indefinitely. The existing order of business offers little protection against them, and even the higher executives are usually too obfuscated and astrological in their conception of human motivation—witness the ease with which they are made to fall for quack vocational guidance schemes—to comprehend what is happening. Where their understanding is sufficiently acute, they are likely to be so preoccupied and remote from the scene of combat that no good results. Some of them, like Judge Gary, see wherein fear is useful to them, but they do not look at the obverse of the medal, showing the numerous ways in which fear, envy, and constraint entangle the lines of production.

I do not think that any business man with any respect for and interest in realities, as distinguished from the mountebanks of industry who juggle slogans and dizzy themselves with the phraseology of optimism, will consider this picture overdrawn. Every competent observer is familiar with it, and could supply a number of case The one which I shall cite ran its course in the laboratory of a cable manufacturing concern. The department head was a chemist of ability and mature experience, Mr. Z. The facilities of the place were excellent. Mr. Z had a staff of competent investigators, reasonably well paid and in general decently used by the company. Through my father, I was frequently a guest at the home of the chief. At the same time I knew most of his subordinates, men of my own age, and became aware of an "underground" of recrimination and bitterness in the division.

The chief made a practice of raising hell as a disciplinary device. When mistakes were made, after placing the blame to his own satisfaction, he would invariably de-

bunce the culprit in violent and threatening terms. Any name was met with the phrase, "If you don't like it here, ou can get out!" He had other pet formulas: "What's he story, hey? Out with it!"... "If that happens gain, I'll fire the whole staff!"... "Don't tell me!"... "You're one hundred per cent. wrong." He declared hat the hard-boiled executive was the only type worth is salt. When the mistake was clearly his, he would take bruge in a dignified silence.

His ideas of business honor were elastic and convenient. The day he opened a letter addressed to one of his subdinates, from a competing electrical concern. It was narked "Personal" and turned out to be in answer to an opplication for employment. "Opened by mistake," Mr. wrote on it, chuckling sardonically, and removed the

aitor from his payroll.

He had also the habit of seizing credit, whenever posble, for the inventions and process improvements riginated by the laboratory technicians. He insisted on nowing everything going on, and, as soon as an idea apeared, he would file a patent application in his own name. The invention was in any case assigned to the company, ut promotion and increased pay were largely contingent a such developments. Usually when a young man intered the employ of the laboratory, the chief could afely grab two or three ideas before the newcomer got up difficient gumption to insist on his rights.

His men generally referred to Mr. Z as of canine lineage in the maternal side, in a robust masculine phrase which hesitate to set down in an article written for a great amily journal. They left him as soon as they could get as such money elsewhere; often they took other jobs at less ay in order to get away from him. Yet the man was a plerably good husband and father, a competent technician, morbidly conscientious and diligent in devotion to putine. His department ran, but it could have run better. It was always seeking out ratholes which might allow the scape of money, but he did not see the more considerable

losses resulting from the desertion of experienced men and the poor morale of those who remained. On one occasion he bewailed the fact that his subordinates disliked him, but he ascribed it to some obscure cussedness of mankind, which resented order, decorum, and expert direction.

III

During my own career in the field of communications I have not observed this trait to amount to a row of tin insulators. Men are willing to defer to superior knowledge and competence in business-too ready, frequently. At the same time, they are warmed to the marrow by the experience of seeing the man in charge admit his own errors as freely as he points out the blunders of others. It gives them a sense of solidarity and fellowship. They do not respect the captain less because he has turned out to be human; they conclude that he must be a very emergent individual to be able to acknowledge his deficiencies so nonchalantly. Confident of receiving just treatment, they concede their own shortcomings freely and blame themselves for avoidable mishaps before anyone else can do so. I have seen stations and offices in which a general court martial was necessary to determine the cause of a breakdown, with all hands passing the buck and fighting madly to clear themselves; in others the circuit-breakers had no sooner been thrown in again than the transgressor began kicking himself and making public proclamation that he was an idiot. The thing goes both ways. Subordinates work harder and better for a man who treats himself as he treats them. Superiors, next to getting the information they want, like best a blunt "I don't know." They like a frank avowal of deficiency.

What holds for intra-departmental affairs is also true of inter-departmental relations. Conflicts between heads of departments are generally the result of rivalry and thirst for individual grandeur. One is often reminded in such

nstances of what Alexander Hamilton wrote in discussing he executive power under the Constitution:

Men often oppose a thing merely because they have had no agency n planning it, or because it may have been planned by those whom hey dislike. But if they have been consulted and have happened to lisapprove, opposition then becomes, in their estimation, an indiscensable duty of self-love. They seem to think themselves bound in honor, and by all the motives of personal infallibility, to defeat the uccess of what has been resolved upon contrary to their sentiments. Men of upright, benevolent tempers have too many opportunities of remarking with horror to what desperate lengths this disposition is cometimes carried, and how often . . . great interests . . . are sacrificed to the vanity, to the conceit, and to the obstinacy of individuals. . . .

Theodore Schroeder, in an important and unfortunately little-read essay, "Conservatisms, Liberalisms, and Radialisms," has reviewed the same subject in technical terms, howing how the will to dominate, and the assumption of ristocratic superiority, often based on pure phantasy, nay determine political opinions and actions. Dr. Harry E. Barnes has done some first-class work in applying the new psychology to historical characters, as in his "Reflecions on the Possible Service of Analytical Psychology to History," and more recently in his paper on Woodrow Wilson. The same mechanisms are on view in the business world. Men seek to rise, not by inherent merit, but by clawing down someone else, keeping him down, and vaunting themselves on their ascendency. It is my sober belief that these dominative complexes cause more trouble n business than thieving and laziness, for they are more common, better rationalized, and unrecognized as to their enti-social character by the great mass of men.

Not, of course, that such canine motives would ever be teknowledged by the embattled managers. The medical terms descriptive of their conduct, which they could comprehend but imperfectly, would probably please them as a tribute to their virility; stated in plain English, they would resent the indictment bitterly. They are always

actuated by zeal for high principles, and a trembling solicitude for the welfare of the business. A scrap over who shall have the honor of writing his O.K. on a bill for one gross of flat-head machine screws readily takes on the aspect of a crusade for God and country. None of the combatants is ever troubled by doubts of his own sanity and rectitude. Such qualms might tend to cool his ardor, even to induce unbusinesslike quiverings of the great splanchnic ganglia. Right or wrong, one must always be sure of oneself. A great asset in most business circles is to be able to convince oneself, as soon as one has adopted a policy from considerations of real or fancied self-interest, that one is right from an ethical, moral, and patriotic viewpoint. Then it is easy to assume the football face and to grasp the knout.

However, clashes of interest are not at the bottom of all the major and minor squabbles which leave shell-holes in the terrain of industry. Some of them spring from pure juvenile aggressive tendencies, similar to those manifested in college hazing, lodge initiations, and other clowneries. Men fight, often, for no ascertainable reason save that they get a kick out of it. They love to exert themselves, to coerce some one, to feel two-fisted, masculine. Relatively few ordinary business men outgrow this urge until they reach middle age. Some still retain it at threescoreand-ten. They fight, more or less destructively, whenever there is nothing to stop them. There is opportunity for friction, especially, where two groups of men are assigned to work in concert. It is seldom that the opportunity passes unused. The inevitable difficulties of operation and management are magnified and blamed in toto on the personnel of the other division. Each group is likely to exhibit a morbid sensitiveness to criticism from the other. Nor is personal contact necessary. Some of the most violent wrangles of this class arise between telegraph operators, hundreds of miles apart, who have never seen each other. Yet the same men will eagerly raise money for an enemy on the wire who has suffered some misfortune.

The best that can be expected, in the way of battalion nd company commanders in business, are individuals without profoundly neurotic traits, who will not "ride" other workers in order to assuage some inner uncertainty, r to vent their spleen, nor indulge in bullying, dog-fightng, and recreational phlebotomy. At the same time they nust be ready to execute the orders of the directors, as numanely as possible, but without sentimentality. Ineffiient employees must be given the bums' rush. Salaries hust be kept at about the market level. These measures ere incumbent on an enlightened, benevolent executive on he middle levels of the industrial hierarchy. This is the moderate course, based on unheroic cogitation rather than plendid emotional urges. Let it be noted that I treat only of the majors and captains and such-like. With the problems of the high command I have no first-hand conact: therefore I shall not write about them.

IV

Many business men, realizing the value of good fellowship and cooperation, velp for them incessantly. Out of a mixture of self-interest and an honest, often pathetic onging for fraternity, they take steps to get them, even when their own underlying morbidity renders it as impossible as making war humane by supplying Christian chaplains to the armies. A plaster of back-slapping, gettogether conventions and outings, "smokes," "inspiraional" talks, hired promoters of sociability, and printed smiles, is duly applied to the carcinoma. A volume could be written about these pathetic futilities. Here there is space only for mention of the house organs and employees' magazines. Like university alumni publications, which never print anything ill-natured about a graduate, unless ne happens to be a Bolshevik, these media are uniformly sweet, emollient, and tranquillizing. They are equally insipid. Braying in concert the syllogisms of the kindergarten, they throw down scented wreaths of patriotism

and conformity, their bewhiskered convictions raise hands that bless, while beneath them the clawing and ululating go merrily on. It never seems to occur to anyone that there would be less need for pious ministrations from above if decency and liberal dealing were the rule below.

As an insider, a keeper in the zoo, I do not wish to traduce the animals. The blather about Service has reached such proportions that most discerning people will be surprised to hear that the thing actually exists. It really does; I have seen it. An enormous corporation will, on occasion, write a 500-word letter, packed with detailed directions and engineering counsel, recommending the use of three of its C-81 Dwg 49336 induction coils (costing 60 cents apiece), simply because the employee to whom the matter was referred has been trained to make a good job of it, and actually takes pride in his ridiculous conglomerations of iron and copper wire. If most men did not take their piddling tasks seriously, there would be no public utilities, no Pullman flyers for philosophers and superior men to ride around in; there would exist none of those expedient services which, one and all, rest on the shoulders of moujiks and Babbitts. And if the business atmosphere is frequently vitiated by tyranny and snarling, cannot the same be said of county medical societies, faculties of colleges, Methodist conferences, and legislative assemblies? All the mangy and degrading monkey-shines of commercial life, the panicky scurrying to cover when the big fellows get sore, the fearful stilted formality of business correspondence, the bootless quarrels, the insane competitions, the lack of a sense of humor, proportion, and fair play-all can be duplicated in other, more pretentious fields. This the business man knows. Very likely that is one consideration which impels him, when inquiry is made as to what is the matter with him, to asseverate with stentorian assurance that he's All Right.

## THE USES OF IMAGINATION IN BUSINESS 1

#### T. S. KNOWLSON

Mr. Thomas S. Knowlson (1867-) is the author of a number of books dealing with psychology in a popular and practical way, including "Originality: a Popular Study of the Creative Mind." The importance of the imagination in business and in business correspondence is been too often overlooked. Many students have found courses commercial letter-writing uninteresting until it has dawned upon wern that the writing of successful letters often requires the exercise as much imagination in the interpretation of character and in the laptation of composition to a definite purpose as does the composition of a short story. Mr. Knowlson's essay shows the practical value the imagination concretely and vividly.

#### THE POET AND THE PROVISION-DEALER

Although it is allowed that imagination has certain ses—mark the word—outside the realm of art, men still elieve that its primary function, if not its true and only mission, is found in poetry, painting, and prose literature. as for imagination in business—that is, in factories and vorkshops, in docks and offices, in buying and selling nerchandise—well, the idea is absurd. The world of comnerce, we are informed, is essentially practical; it is roverned by facts and common sense; imagination is just he one thing to which it is opposed. I have sometimes out the matter to the test by asking my literary friends he bluntest of questions in the bluntest possible manner. When Swinburne was imagining 'Atalanta,' and Lipton magining the means of adapting particular blends of tea o the quality of local water-supplies, was the poet using a aculty quite different from that of the provision-dealer?"

<sup>&</sup>lt;sup>1</sup> Reprinted from *Century Magazine*, September, 1912, by permission of the Century Co.

I confess the replies to this question were more strenuou in language than they were clear in meaning, but they all agreed that Swinburne's mental activity was imagination par excellence, while Lipton's was mere reasoning about the profitable distribution of a commercial product. With this verdict I find myself in total disagreement; it confuses ideal values with real values, and it is bad psychology.

## INSPIRATION IN ADVERTISING

That a fine poem, full of real singing and replete with chiseled phrases, is of greater national significance than the inventiveness embodied in an improved collar-stud may be readily admitted; idealism will always take precedence of mere utility. But it is impossible to argue that therefore the poem is a result of imagination per se while the despised though immensely useful little collarstud is the product of the intelligence working on a lower plane. Both are the offspring of mind working in the same way, but directed to different ends; the one aims at achievement on the lines of the ideal, the other is content with mere usefulness on the lines of the real. My argumentative friends believed they had cornered me when they instituted a bold comparison between a celebrated poet and a soap-maker. "Do you mean to say," they exclaimed, "that the language of an advertisement in the New York —— demands the same faculty to produce it as the language of Shelley? Here is a shout from the soapmaker.

Wilkinson's Peerless Cleanser.

Now contrast it with lines like these:

Life, like a dome of many-colored glass, Stains the white radiance of eternity.

Do you tell us that the soap-maker and the poet used the same kind of imagination?"

I replied that there is only one imagination, just as there s only one memory. I may try to recall a saving of Plato r Goethe or Browning, or I may make an effort to rememper the price I paid last year for breakfast bacon or whether it rained on Easter Monday; but in each case I ise the one faculty of memory. So with imagination. There is not a set of brain-cells for imagination in poetry and another set for business. Besides, the mot in literaure has its perfect correspondence in commerce. Flaubert never looked more carefully for the one word to express his meaning than the business man does to set forth the precise nature, use, and attractiveness of his commodities. When Stevenson in The Silverado Squatters describes a bail of water being carried uphill, the water lipping over he sides, and a quivering sunbeam in the center, we can cee with what care the italicized words were selected. But may not the soap-maker have exercised a similar care? claim that between the mental activity involved in seekng such a phrase and that of seeking the mot in literture there is no difference whatever. Modern advertising s, in fact, a triumph of the imagination. For years the world of commerce was content to announce its existence n the baldest manner. It gave its name and address, informed the public what it existed for, but beyond this Il was vague and unattractive. There was no glow, no urt, no understanding of human nature. Nowadays we ollow a different method. Advertising has its text-book of psychology and its own art-studios, which is only nother way of saying it has pressed imagination into its ervice

MAGINATION NOT SOLELY THE IDEALISTS' PREROGATIVE

Carry the argument a step farther. Sir Walter Scott, n the prime of his powers, was overtaken by financial lisaster, and found himself morally, though not legally, esponsible for 120,000 pounds. How could he raise so arge an amount? It was a question more easily asked

than answered. He had to imagine a way out of his difficulties by seeking suggestions, selecting the best, testing them, and finally arranging a practicable scheme. Was there, then, a real psychological difference between the imagining of this plan for raising money and the imagining of the siege of Torquilstone in *Ivanhoe?* Did the brain-cells of the literary imagination go on strike and refuse to be used for the low-grade work of thinking in cash? The question surely contains its own answer.

But what do the psychologists themselves say? It must be admitted that as men of science they are not prejudiced in favor of theories of mental inspiration, and poets especially are sometimes rather roughly handled when they claim functions denied to the ordinary man. The results of "fine frenzy" show up very badly in Dr. Crichton Browne's Dreamy Mental States, where "imagination" is treated from the medical point of view, and some of the poet's dearest fancies are written down as insanities. It will be said that an alienist is not a trustworthy critic. that he suffers from the prejudice of the specialist. Perhaps so. But take an authority like Theodulé-Armand Ribot, and what do you find? That imagination is in no sense whatever a prerogative of the idealist, whatever the form in which he expresses himself. In comparing the artistic with the commercial imagination. Ribot says:

There is an identity of nature between the constructive imagination of the mechanic and that of the artist: the difference is only in the end, the means, and the conditions. . . . Taken as a whole, its psychological mechanism is the same as that of any other creative work. In the first instance, the idea arises from inspiration, from reflection, or by chance. Then comes a period of fermenting, during which the inventor sketches his construction in images, represents to himself the material to be worked upon, the grouping of stockholders, the making up of a capital, the mechanism of buying and selling, etc. All this differs from the genesis of an esthetic or mechanical work only in the end or in the nature of the images. In the second phase it is necessary to proceed to execution: a castle in the air must be made a solid structure. Then appear a thousand obstructions in the details that must be overcome. As everywhere else, minor inventions become grafted on the principal invention; the author lets us see the poverty or

richness in resource of his mind. Finally, the work is triumphant, ails or is only half successful.1

These are the opinions of the one man in Europe who more than any other has devoted a trained mind to the elucidation of creative processes. One may therefore readly admit that although the poet, as an idealist, will always be supreme, while the inventors of soap advertisements and little collar-studs will sink into oblivion, the purveyors of practicalities must not on that account be denied a share in the use of the one faculty which gives man his greatest distinction.

## ROMANCES OF THE ROLL-TOP DESK

The modern merchant is too busy making money, or rying to make money, to care much about psychology. Mental workings have no intrinsic interest for him, and were he to be told that his imagination and the poet's were one and the same thing, the chances are that, instead of being pleased, he might begin to ask whether it was not a new form of insult. For this man at the roll-top desk is sensitive, as all men are somewhere. One thing he specially dislikes, and that is to be accused of having the transcendental temperament, which to him is equivalent to being a fool. He is quite wrong, of course. The expansion of British commerce, to take an instance, was due to the day-dreaming of practical men, who bound themselves together in trading gilds for the purpose of capturing the best business the world could offer. When bold discoverers returned from vovages to unknown regions. these adventurous traders were ready with schemes to found new markets; they formed companies and financed them; they selected reliable men to sail the seas and sell their goods, even where the face of the white man had not been seen before. Take the "Society of Merchant Adventurers," founded in 1446. Who, in the face of a title like

<sup>&</sup>lt;sup>1</sup> The Creative Imagination.

that, can deny imagination in business? Its founders transplanted the spirit of knighthood from the sphere of chivalry into the realm of commerce; they invested trading with all the charm and excitement of romance. In the early days the business man with a stomach for fighting was a man to be feared. We read:

Sir John Philpot, a London grocer, being much hampered by Scottish pirates, did not wait for the government to act, but fitted out a fleet at his own expense and was so successful he became the scourge of the Scots, the fright of the French, the delight of the Commons, the darling of the merchants, and the hatred of some envious Lords.

The expansion of American commerce is the same substance in a more modern setting. Those men who engineered its marvelous growth "saw the unseen" by aid of their imagination; away in the West they saw the desert places—mere waste wildernesses of the unproductive—and they "imagined" irrigation. And now the earth has become glad with the abundance of luscious fruits, and a prosperous people inhabit the once barren region. Some of them "imagined" railroads, others steel, and others, again, "saw" manufacturers where none of these things had any existence. The romance of things is as real as the romance of human hearts.

## THE MAN PAID FOR "THINKING AHEAD"

But the reader wants actual instances. I will give him one. There is a man in an office in New York whose business it is to think ahead on behalf of the community, and prepare for coming events. He sits at a big table, and before him is a map of New York, with its environs by land and sea. The problem is to determine what shipping accommodation will be required in the future, and to begin the work of reconstruction now. During the last century the story was one of growth, growth, growth; and the story is to be continued. How? That is the question which the man with the map has to settle. He is not on

biece-work; he is paid for thinking. In other words, whatever his official title may be, I shall call him Acting Professor of Imagination to the Shipping Interests of New York.

In every progressive house of business there is, or ought o be, a similar officer. Generally he is the principal himself. That is one reason why he divides his business into departments and pays men high salaries to superintend them. He wants time to think.

But the far-seeing element in imagination is not the bonly one; there is one which concerns itself with details. If I might say so, imagination is telescopic for big things and microscopic for small things. You can imagine a bilation-dollar trust and you can imagine a new way of pointing a needle. Probably no man makes a sure advance without using both instruments; but the essential work of the imagination is always the same: it creates the things which are not. Judgment passes its verdict, and action brings realization.

### A FACULTY WORTH TRAINING FOR THE FUTURE

Can imagination be taught? Such a question is usually received with a shrug of the shoulders, and the poet, when viewing this silent skepticism, feels as though he were getting back some of his own. But I find the educational psychologist is not at all averse to the idea of training the imagination.

When I am asked to draw up a scheme for training the business imagination, I feel that the difficulty is not in the thing itself, but in its newness; as yet it is comparatively an untrodden field. Of this we may be sure: that, since the mind is a unity, no scheme such as the one suggested can deal with imagination alone; it will be concerned with the training of the senses, the evolution of a sound judgment, the accumulation of facts, the discipline of experience, and the growth of a determined will.

This régime prepares the way, but the true education

lies in experience. One successful effort of imagination has more tutorial value than any other factor. Even the study of such illustrations as those provided by Mr. L. F. Deland—see his Imagination in Business—is full of profitable instruction. Take the fountain pen. How and when did it originate? The earliest reference I can find is in Freedley's One Thousands Chances to Make Money, published, I believe, in 1859. He asks, "Why dip constantly? Why not have ink and pen in one holder?" It was hardly a great flight of imagination, but it was imagination all the same: and it was a million-dollar idea-when the technician had invented the mechanism. A young business man who is keen to get the best out of his abilities can do no better than keep before him the one question, "Is there a better way?" This search for the better way explains a good deal of American prosperity.

Imagination in the larger sense is in danger of being forgotten in modern schools of commerce, though happily this is by no means true of all. You cannot put soul into a curriculum, but you must have it, all the same, otherwise the student's brain becomes a sponge for absorbing figures, facts, and science. A Danish professor, when asked what he taught his agricultural students, replied, "I teach them the importance of Denmark." No doubt he taught them a good deal more, but his reply touches the basis of sentiment and tradition, which is frequently a motive of the greatest import. It was the professor's method of saying he taught imagination. In the commercial battles of the future it will be difficult to exaggerate the importance of the contributions from college curricula, specialized trade chemistry, and huge capital. but, after all, those battles will be won by men of imagination, of whom the teacher, the chemist, and the capitalist are obedient servants.

# WHAT MAKES THE TIRED BUSINESS MAN TIRED 1

#### JAMES HAY, JR.

Mr. James Hay, Jr. (1881-), after his graduation from the University of Virginia in 1903, became a newspaper reporter in Washington, D. C. Like other newspaper men, he has turned to literature. Besides many magazine articles, he has written several novels. "What Makes the Tired Business Man Tired" is a clever adaptation of the psychology of suggestion to the life of the business man; it is equally applicable to the life of the student.

JOHN HAYS HAMMOND, the millionaire mining engineer, who has worked with all kinds of people in all parts of the world made this observation not long age.

the world, made this observation not long ago:

"One of the great troubles in business to-day is that there are too many tired people about. Everywhere you turn you hear men saying how tired they are. It seems unnatural to me."

Shortly after that the head of a business concern whose activities reach into every state in the Union told me:

"Whenever I hear a man complaining every day at the end of his work that he's tired out I fire him. Tired men are a drag on my business. I don't want them on the payroll."

Nevertheless, the newspapers nowadays have a lot of commiserating and sympathizing things to say about the "tired business man," or the "T. B. M.," as they call him, while theaters, cabarets, summer resorts, and sanitariums advertise widely that they are spending their time, money, and brains lavishly in the great work of resuscitating, rejuvenating, and repairing the tired business man. All of

<sup>&</sup>lt;sup>1</sup> Reprinted from the American Magazine, May, 1918, by permission of the Crowell Publishing Co.

which is rapidly impressing on the public mind the idea that a business man is a fellow who rushes groaning and panting to his office every morning, plunges madly into the job of doing three men's work, staggers and totters through the day by the exercise of Herculean strength, and at five o'clock in the afternoon falls under the wire a complete and whimpering wreck.

Yet, nobody ever heard of "Charlie" Schwab, the steel king, complaining of being tired. According to the newspapers at this writing, Thomas A. Edison is working day and night, getting about four hours' sleep a night—perfecting a war invention. Neither he nor anybody else ever

said he was tired.

Alexander Graham Bell, who has hair as white as snow, and has turned some pretty good tricks in his day, works until three or four o'clock every morning, and he emits no

outcry about being used up.

When a man says he is tired he means that he is the victim of fatigue and that the requirements of the day's work have exhausted his mental and physical resources. Is this true? If it were, the victim of this terrific day would go home and fall into bed to recuperate from what he has suffered. But he does not. He does one of two things: either he spends the evening at home romping with the kids, or reading, or amusing himself with some fad or game, or he goes out and puts in anywhere from four to eight hours seeing a show, going to a roof garden, taking an automobile ride, dancing a good many miles, or playing cards.

It turns out that he is not as tired as he thought he was. In fact, to all intents and purposes, he is not tired at all. If he were, he could not show up laughing and with the gleam of hearty enjoyment in his eye at the end of a dance or an automobile ride, or whatever it is that he has selected as a means of "killing time" before he chooses to go to bed. The man who is really fatigued has no desire to dance, does not want to be bounced around in an automobile, does not care to sit through a play, feels an aver-

ion to a game of cards. If he is really fatigued, there sonly one thing he does want, and that is rest—rest and leep.

Show me a "tired business man" and you will show me
t the same time one who is not playing the game of life
ccording to the rules, one who is "laying down" on his
ob, one who has not his soul in his work. For example:
The hustling young fellow who walks fifteen miles in a
lay the first part of the month collecting rents in tenenent-houses does not get one half as "tired" as the young
lellow who is of the same age and walks ten miles a day
ooking for a job, while he is haunted by the fear of not
tetting one.

The man of thirty-five who is launching a new business and is confident of its growth and success will do joyfully twice as much work in a day as another man of thirty-five who has surrendered himself to the idea that he will be nothing but a bookkeeper for the rest of his life, and that he hates the work of bookkeeping. The day you are promoted you can "fairly eat up" the work which, when you were on a smaller salary, you felt was grinding you down o nothing.

Now the question arises: Why do so many men think they are tired? They think so because man is ridiculously, neredibly, and incessantly "suggestible." He gets his deas or the coloring of his ideas from his surroundings, rom his environment, from his newspaper, and from the alk of his family and acquaintances.

He reads in the newspapers about the "T. B. M." His vife tells him, when he reaches home in the evening, that he must have had a hard day, for he looks it. And the nan who works beside him has already said: "Gee whiz! his has been some day, hasn't it? I'm all tuckered out." He has come home on the street-car with men and women who were talking about how hard they worked and how weary they were. After that, of course, he is convinced. If all those people are worn out, why isn't he? He is, by

George! He's tired to death, and that job is working the life out of him!

The easiest thing the average man does is to grow stales to feel tired, to lose his spring.

His alarm clock goes off, and he groans, wishes he could sleep a little longer, and finally drags himself out of bed because he fears being fired if he is late. He goes into his office with listless step and glances at the clock—right there he has begun to figure how long it will be before he can get out for a smoke or for lunch, and how this day, like yesterday, is going to tire him. He goes through his work exactly as he walked into the room, listlessly. After lunch he looks at the clock and begins to feel tired. It looks oftener as the afternoon wears away.

He gets tired for exactly the same reason that, a s myears ago, all the boys and a lot of the men could be heo with shouting or whispering, in every city from New York of San Francisco and in every village from the Gulfe of Mexico to the Great Lakes, "Oh, you chicken!" whene they saw a pretty girl approaching. He does it for the same reason that everybody hums or whistles the late popular song, or reads the latest sensational novel, wears a certain color or cut of clothes. He gets tired because he, like everybody else, is "suggestible," prone think as his neighbors think.

In an incredibly short time, if he has allowed hims est to think he is tired every day, he is sure of it. He is convinced that he uses up at the office each day all his energy. But, as a matter of fact, it is practically safe to say that is man ever uses up all his energy in a day's work, no matter how long the working day may be—that is, if he is health;

If you still doubt the influence of thought on how yo' feel at the end of the day, take the husky country bo eighteen years old. He goes out to plow a piece of "ner ground." After the handles of the plow have kicked him a couple of times on the thighs and dug him a few more times in the ribs, he feels distinctly tired, gives up in

espair, and reports to father that the ground is too rough,

bcky, and rooty to be cultivated.

The following fall he goes to an agricultural college, nakes the football team, goes into the Thanksgiving Day ame, has himself picked up and dashed against the round, walked on, butted, kicked, thrown backward and orward, pummeled black and blue, and finishes the conest without ever having felt a blow. In great elation he vires father that night: "We won, sixteen to three. Great rame."

It's all in the point of view.

Once, when I was in a hospital, an undergraduate nurse nformed me that the work she had to do was killing her. "I am working nine solid hours a day," she confided. Yesterday I wore a pedometer to show how much walking have to do during my duty on this floor. It registered exactly eleven and one-half miles. Think of it! I'm tired to death!"

A few days later she said she had obtained permission o leave the hospital nurses' home that evening to go to a lance. Having been "worn out" by the work that made ner walk more than eleven miles a day, she was radiant at the prospect of going out and dancing ten or fifteen more iniles. Her new state of mind had uncovered a few more layers of energy. She was the feminine presentation of the "T. B. M."

It is amazing, in view of all the excitement about the way people talk of modern life "tiring" business men, what people can accomplish when occasion demands. Theodore Roosevelt is a fine example of this. Everybody knows the apparently boundless extent of his energy; but as a youth he was delicate and sickly. I know an author who wrote a novel of ninety thousand words in twenty-one days—and the book was published successfully.

Frank H. Hitchcock, when he managed Taft's first fight for the presidential nomination in Chicago, went six days and five nights without going to bed and without getting

more than an hour's rest during any one of those nights Taft himself, handicapped as he was by his heaviness made during the campaign that year a train trip that lasted forty-two days and nights, and it was no uncommon thing for him to begin making speeches from the rear platform of his car at six o'clock in the morning, to make seventeen speeches in a day, and to wind up the day with an address lasting an hour and a half at ten o'clock at night.

Dr. William A. White of Washington, the eminent psychologist and psychiatrist, is superintendent of the Government Hospital for the Insane, which has approximately three thousand patients, reads and approves every pages of manuscript that goes into a professional magazine which he edits, lectures on mental medicine at four schools and colleges, translates scientific works from the German, is in great demand as an after-dinner speaker, delivers numerous addresses on phases of mental treatment before the leading professional organizations of the country, and writes original books himself. His working day averages: from 9 A.M. until midnight—often longer.

John Hays Hammond, lost on one occasion in the mountains of Honduras and suffering from a malignant form of jungle fever, crawled two days and nights through the wilderness, making part of the trip on all-fours, until he came to a native hut, where he was nursed back to health

and strength.

Most men regard will power as a magic muscle that has been put into the make-up of some individuals and kept out of the make-up of others. A man is pointed out as having tremendous will, and another is characterized as having none at all. As a matter of fact, every healthy man has the capacity for will if he will go about the business of developing it. Will power is not created overnight. It is not something plucked bodily from fairyland. It grows. It can be cultivated.

How may a man who has slipped into laziness and weariness lift himself out of the rut? If he is healthy, he

annot do it by going to the seashore, by undergoing masage, by having electricity shot into him, by lying around ha sanitarium, by taking hot and cold baths, or by taking trip. His regeneration must come from within, not from without. Instead of thinking how tired he is he must regin to think that he is not so tired, after all. He must will up within himself the feeling of power. But how? By educating his reason, by entertaining the proper and realthful line of thought. The education of the reason is the only royal road to the development of the will. In act, they are synonymous. The man who has a strong will is the man who has learned to think correctly, to take things at their proper value, to take himself at his proper value, to measure out the hours and duties and possibilities of his life.

The recipe for power, for will, for strength, is this: Think that you are capable; assure yourself that you are strong; become convinced of your own energy. Immediately the cry comes from counting-room, office, and market, "I have tried to think that way but I can't."

Have you tried to think? Do you know what thinking 's? Do you realize how much of the average man's socalled thinking is sheer waste? For instance, can you recall three things that you thought about while you were coming down-town in the car this morning? Real thinkng is labor. That is one reason why so few people indulge n it. Try the experiment of thinking optimistically for hirty consecutive seconds to-morrow morning about your capacity for real work, without letting any extraneous deas interfere with that line of thought. It is not easy to do. But the reward is worth the effort, worth the will power exercised. If you can think that way for thirty seconds to-morrow, try it for forty-five seconds the next day, and for a full minute the following day after that. Keep it up for a while, and the first thing you know you will have blazed a new trail through the mass of your consciousness.

Right there is the secret of will power. Beat out the

"tired" track and build over it the "vigor" track. In that way you arrive at the sense of well-being, of feeling fresh of having power. And when you have arrived at that point you are capable of moving mountains.

A man had just told me one day how he had put over a big financial deal "on a shoestring," amazing his friends by his achievement and accumulating for himself a ner

profit of sixty thousand dollars.

"How did you do it?" I asked him.

"I did it," he replied, "by being fool enough to say to myself, 'Other men have done things as big as this or nothing but energy and hard work. I can do the same."

One word of that reply was inaccurate: instead of saying "by being fool enough" he should have said "by being

wise enough."

This idea of power is the very foundation of all real success. You know one man whose employees are slack, languid, and careless. You know another whose working force is on its toes, full of dash, keyed up to tremendouse efficiency. What is the reason for this difference? It is simply that one man has been able to imbue his employees with the conviction that hard work is the thing that does the business—and the other man has failed to do this.

Note the value of even a simple, and at times appar-

ently unfounded, idea:

An inventor believes that smoking a good cigar restsuand clarifies his mind. He smokes the cigar and goes to work with added vim!

A sick man has an idea that his physician is infallible. The physician enters the room and predicts a speedy recovery, and immediately the patient feels better.

A soldier who admires his commanding officer has been put through a terrific forced march and falls "exhausted" to the ground. The commanding officer comes down the line, explains the necessity of marching twelve miles farther, and the soldier springs to his feet and is off!

Imagine! Think! Harbor the idea! Ideation is the spring of your daily life. Is the spring to be muddy or

lear, stagnant or flowing? Begin to-day to convince yourelf that you are not "worn out."

Joseph M. Flannery of Pittsburgh, the man who manuactures and sells to-day twice as much radium as all the ther radium-producers in the world put together, was corty years old before he even began to look for the process of extracting radium from the carnotite ores he had found in the West.

R. J. Reynolds, whose tobacco company does millions and millions of dollars' worth of business every year, rode into Winston-Salem, North Carolina, one morning from the mountains on a barebacked mule with a capital of the set of th

When Edison began his career his superiors laughed at his "wild ideas" until they were purple in the face. He vas "nothing but a telegraph operator." What could he lo? He showed them.

Think. Make your brain work. Discipline your houghts. That is will power and the creation of will power. It is also the creation of character. "As he thinketh in his heart, so is he." Wish for the most important thing in the world of business, the opportunity to work hard. The reason a successful man keeps on being successful is that he has learned that he can manage his pwn thinking machinery. If a man is not full of "pep" and snap, it is because he has shunned day after day opportunities for exerting himself. He has kept on wanting not to do things.

The thing that makes the "tired business man" tired is his belief that he is tired. Believe the contrary. There have been times when you worked all day and all night

on a stretch. It did not kill you.

Work itself, as the modern business world is organized, cannot possibly "tire out" the man of average normal health. If it could, Edison would have been dead at the age of thirty-five, Bell would never have produced the telephone, Henry Ford would not be now a king of the

automobile business, Herbert C. Hoover would not be controlling and directing the nation's food-supply to-day, Woodrow Wilson would be in a sanitarium, and Generall Pershing would be taking a "rest cure" instead of commanding American soldiers in France.

### THE DIFFICULT ART OF GETTING<sup>1</sup>

#### JOHN D. ROCKEFELLER

Mr. John D. Rockefeller (1839-) is so well known as the Standard Dil magnate and for his interest in the advancement of education through his munificent gifts that he cannot but grip the imagination of the college student by the romantic aspect of his achievement. At the same time the student will apply to this achievement his habit of critical analysis, asking: What made him the great success in business? What manner of man is he? He may also ask, if he is well wead in the history of the Standard Oil Company: Are not his methods in business giving way to something more enlightened? Whether he is inclined to justify or condemn, he has a human interest in a iclose-up" view of the man, and will probably find himself judging sympathetically as he appreciates the seriousness, efficiency, and devotion to certain high principles which appear in this account of his early business ventures.

To my father I owe a great debt in that he himself trained me in practical ways. He was engaged in different enterprises; he used to tell me about these things, explaining their significance; and he taught me the principles and methods of business. From early boyhood I kept a little book which I remember I called Ledger A—and this little volume is still preserved—containing my receipts and expenditures, as well as an account of the small sums that I was taught to give away regularly.

Naturally, people of modest means lead a closer family life than those who have plenty of servants to do everything for them. I count it a blessing that I was of the former class. When I was seven or eight years old I engaged in my first business enterprise with the assistance of my mother. I owned some turkeys, and she presented me with the curds from the milk to feed them. I took

<sup>&</sup>lt;sup>1</sup>Reprinted from Mr. Rockefeller's Random Reminiscences, by permission of Doubleday, Page & Co.

care of the birds myself, and sold them all in business-likes fashion. My receipts were all profit, as I had nothing to do with the expense account, and my records were kepts as carefully as I knew how.

We thoroughly enjoyed this little business affair, and I can still close my eyes and distinctly see the gentle and dignified birds walking quietly along the brook and through the woods, cautiously stealing the way to their nests. To this day I enjoy the sight of a flock of turkeys,

and never miss an opportunity of studying them.

My mother was a good deal of a disciplinarian, and upheld the standard of the family with a birch switch when it showed a tendency to deteriorate. Once, when I was being punished for some unfortunate doings which had taken place in the village school, I felt called upon to explain, after the whipping had begun, that I was innocent of the charge.

"Never mind," said my mother, "we have started in on this whipping, and it will do for the next time." This attitude was maintained to its final conclusion in many ways. One night, I remember, we boys could not resist the temptation to go skating in the moonlight, notwithstanding the fact that we had been expressly forbidden to skate at night. Almost before we got fairly started we heard a cry for help, and found a neighbor, who had broken through the ice, was in danger of drowning. By pushing a pole to him we succeeded in fishing him out and restored him safe and sound to his grateful family. As we were not generally expected to save a man's life every time we skated, my brother William and I felt that there were mitigating circumstances connected with this particular disobedience which might be taken into account in the final judgment, but this idea proved to be erroneous.

#### STARTING AT WORK

Although the plan had been to send me to college, it seemed best at sixteen that I should leave the high-school

h which I had nearly completed the course and go into a bin mercial college in Cleveland for a few months. They aught bookkeeping and some of the fundamental principles of commercial transactions. This training, though it asted only a few months, was very valuable to me. But ow to get a job—that was the question. I tramped the treets for days and weeks, asking merchants and store-eepers if they didn't want a boy; but the offer of my pervices met with little appreciation. No one wanted a toy, and very few showed any overwhelming anxiety to alk with me on the subject. At last one man on the Cleveland docks told me that I might come back after the coonday meal. I was elated; it now seemed that I might et a start.

I was in a fever of anxiety lest I should lose this one proportunity that I had unearthed. When finally, at what seemed to me the time, I presented myself to my would-be imployer—

"We will give you a chance," he said, but not a word passed between us about pay. This was September 26, 855. I joyfully went to work. The name of the firm was dewitt & Tuttle.

In beginning the work I had some advantages. My ather's training, as I have said, was practical, the course t the commercial college had taught me the rudiments of susiness, and I thus had a groundwork to build upon. I was fortunate, also, in working under the supervision of the bookkeeper, who was a fine disciplinarian and well disposed toward me.

When January, 1856, arrived Mr. Tuttle presented me with \$50 for three months' work, which was no doubt all hat I was worth, and it was entirely satisfactory.

For the next year, with \$25 a month, I kept my position, earning the details and clerical work connected with such business. It was a wholesale produce commission and orwarding concern, my department being particularly the office duties. Just above me was the bookkeeper for the louse, and he received \$2,000 a year salary in lieu of his

share of the profits of the firm of which he was a member. At the end of the first fiscal year, when he left, I assumed his clerical and bookkeeping work, for which I received the salary of \$500.

As I look back upon this term of business apprenticeship.

I can see that its influence was vitally important in its

relation to what came after.

To begin with, my work was done in the office of thee firm itself. I was almost always present when they talked of their affairs, laid out their plans, and decided upon a course of action. I thus had an advantage over other boys of my age who were quicker and who could figure and write better than I. The firm conducted a business with so many ramifications that this education was quite extensive. They owned dwelling-houses, warehouses, and buildings which were rented for offices and a variety of uses, and I had to collect the rents. They shipped by rail, canal, and lake. There were many different kinds of negotiations and transactions going on, and with all these I was in close touch.

Thus it happened that my duties were vastly more interesting than those of an office-boy in a large house to-day. I thoroughly enjoyed the work. Gradually the auditing of accounts was left in my hands. All the bills were first passed upon by me, and I took this duty very seriously.

One day, I remember, I was in a neighbor's office, when the local plumber presented himself with a bill about as yard long. This neighbor was one of those very busy men. He was connected with what seemed to me an unlimited number of enterprises. He merely glanced at this tiresome bill, turned to the bookkeeper, and said:

"Please pay this bill."

As I was studying the same plumber's bills in great: detail, checking every item, if only for a few cents, and finding it to be greatly to the firm's interest to do so, this casual way of conducting affairs did not appeal to me. It had trained myself to the point of view doubtless held by

hany young men in business to-day, that my check on a ill was the executive act which released my employer's honey from the till and was attended with more responsibility than the spending of my own funds. I made up hy mind that such business methods could not succeed. Passing bills, collecting rents, adjusting claims, and rork of this kind brought me in association with a great ariety of people. I had to learn how to get on with all hese different classes, and still keep the relations between hem and the house pleasant. One particular kind of egotiation came to me which took all the skill I could naster to bring to a successful end.

We would receive, for example, a shipment of marble from Vermont to Cleveland. This involved handling by failroad, canal, and lake boats. The cost of losses or camage had to be somehow fixed between these three different carriers, and it taxed all the ingenuity of a boy of seventeen to work out this problem to the satisfaction of all concerned, including my employers. But I thought the task no hardship, and so far as I can remember I never had any disagreement of moment with any of these transportation interests. This experience in conducting all forts of transactions at such an impressionable age, with the helping hand of my superiors to fall back upon in an emergency, was highly interesting to me. It was my first step in learning the principle of negotiation, of which hope to speak later.

The training that comes from working for some one lese, to whom we feel a responsibility, I am sure was of

great value to me.

I should estimate that the salaries of that time were ar less than half of what is paid for equivalent positions o-day. The next year I was offered a salary of \$700, but thought I was worth \$800. We had not settled the matter by April, and as a favorable opportunity had presented itself for carrying on the same business on my own account, I resigned my position.

In those days, in Cleveland, every one knew almost

every one else in town. Among the merchants was young Englishman named M. B. Clark, perhaps ten year older than I, who wanted to establish a business and was in search of a partner. He had \$2,000 to contribute to the firm, and wanted a partner who could furnish an equate amount. This seemed a good opportunity for me. I have saved up \$700 or \$800, but where to get the rest was a problem.

I talked the matter over with my father, who told me that he had always intended to give \$1,000 to each of his children when they reached twenty-one. He said that it I wished to receive my share at once, instead of waiting, he would advance it to me and I could pay interest upon the

sum until I was twenty-one.

"But, John," he added, "the rate is ten."

At that time 10 per cent. a year interest was a very common rate for such loans. At the banks the rate might not have been quite so high; but of course the financial institutions could not supply all the demands, so there was much private borrowing at high figures. As I needed this money for the partnership, I gladly accepted my father's offer, and so began business as the junior partner of the new firm, which was called Clark & Rockefeller.

It was a great thing to be my own employer. Mentally, I swelled with pride—a partner in a firm with \$4,000 capital! Mr. Clark attended to the buying and selling, and I took charge of the finance and the books. We attonce began to do a large business, dealing in carload lots and cargoes of produce. Naturally we soon needed more money to take care of the increasing trade. There was nothing to do but to attempt to borrow from a bank... But would the bank lend to us?

# THE FIRST LOAN

I went to a bank president whom I knew and who knew me. I remember perfectly how anxious I was to get that loan and to establish myself favorably with the banker.

This gentleman was T. P. Handy, a sweet and gentle old man, well known as a high-grade, beautiful character. For fifty years he was interested in young men. He knew me as a boy in the Cleveland schools. I gave him all the particulars of our business, telling him frankly ibout our affairs—what we wanted to use the money for, etc., etc. I waited for the verdict with almost trembling pagerness.

"How much do you want?" he said.

"Two thousand dollars."

"All right, Mr. Rockefeller, you can have it," he replied. Just give me your warehouse receipts; they're good enough for me."

As I left that bank my elation can hardly be imagined. held up my head—think of it, a bank had trusted me for 32,000! I felt that I was now a man of importance in the

ommunity.

For long years after the head of this bank was a friend indeed; he loaned me money when I needed it, and I needed it almost all the time, and all the money he had. It was a source of gratification that later I was able to go o him and recommend that he should make a certain investment in Standard Oil Stock. He agreed that he would like to do so, but he said that the sum involved was not at the moment available, and so at my suggestion I turned banker for him, and in the end he took out his brincipal with a very handsome profit. It is a pleasure to estify even at this late date to his great kindness and faith in me.

## STICKING TO BUSINESS PRINCIPLES

Mr. Handy trusted me because he believed we would conduct our young business on conservative and proper ines, and I well remember about this time an example of now hard it is sometimes to live up to what one knows is the right business principle. Not long after our concern was started, our best customer—that is, the man who made

the largest consignments—asked that we should allow him to draw in advance on current shipments before the produce or a bill of lading was actually in hand. We, of course, wished to oblige this important man, but I, as the financial member of the firm, objected, though I feared we should lose his business.

The situation seemed very serious; my partner was impatient with me for refusing to yield, and in this dilemmand decided to go personally to see if I could not induce our customer to relent. I had been unusually fortunate when I came face to face with men in winning their friendship, and my partner's displeasure put me on my mettle. I felt; that when I got into touch with this gentleman I could convince him that what he proposed would result in a badd precedent. My reasoning (in my own mind) was logically and convincing. I went to see him and put forth all the arguments that I had so carefully thought out. But he stormed about, and in the end I had the further humiliation of confessing to my partner that I had failed. I had been able to accomplish absolutely nothing.

Naturally, he was very much disturbed at the possibility of losing our most valued connection, but I insisted and we stuck to our principles and refused to give the shipper the accommodation he had asked. What was our surprise and gratification to find that he continued his relations with us as though nothing had happened, and did not again refer to the matter. I learned afterward that an old country banker, named John Gardener, of Norwalk,, Ohio, who had much to do with our consignor, was watching this little matter intently, and I have ever since believed that he originated the suggestion to tempt us to do what we stated we did not do as a test, and his story about our firm stand for what we regarded as sound business;

principles did us great good.

About this time I began to go out and solicit business—a branch of work I had never before attempted. I undertook to visit every person in our part of the country who was in any way connected with the kind of business that:

ve were engaged in, and went pretty well over the states of Ohio and Indiana. I made up my mind that I could do his best by simply introducing our firm and not pressing or immediate consignments. I told them that I represented Clark & Rockefeller, commission merchants, and that I had no wish to interfere with any connection that they had at present, but if the opportunity offered we should be glad to serve them, etc.

To our great surprise, business came in upon us so fast that we hardly knew how to take care of it, and in the first

year our sales amounted to half a million dollars.

Then, and indeed for many years after, it seemed as though there was no end to the money needed to carry on and develop the business. As our successes began to come seldom put my head upon the pillow at night without

speaking a few words to myself in this wise:

"Now a little success, soon you will fall down, soon you will be overthrown. Because you have got a start you ihink you are quite a merchant; look out, or you will lose your head; go steady." These intimate conversations with myself, I am sure, had a great influence on my life. I was afraid I could not stand my prosperity, and tried to each myself not to get puffed up with any foolish notions.

My loans from my father were many. Our relations on finances were a source of some anxiety to me, and were not quite so humorous as they seem now as I look back at them. Occasionally he would come to me and say that if I needed money in the business he would be able to loan some, and as I always needed capital I was glad indeed to get it, even at 10 per cent. interest. Just at the moment when I required the money most he was apt to say:

"My son, I find I have got to have that money."

"Of course, you shall have it at once," I would answer, but I knew that he was testing me, and that when I paid him he would hold the money without its earning anything, for a little time, and then offer it back later. I confess that this little discipline should have done me good, and perhaps did, but while I concealed it from him,

the truth is I was not particularly pleased with his application of tests to discover if my financial ability was equal to such shocks.

### INTEREST AT 10 PER CENT

These experiences with my father remind me that in the early days there was often much discussion as to what should be paid for the use of money. Many people protested that the rate of 10 per cent. was outrageous and none but a wicked man would exact such a charge. I was accustomed to argue that money was worth what it would bring—no one would pay 10 per cent., or 3 per cent. unless the borrower believed that at this rate it was profitable to employ it. As I was always the borrower at that time, I certainly did not argue for paying more than was necessary.

Among the most persistent and heated discussions I ever had were those with the dear old lady who kept the boarding-house where my brother William and I lived when we were away from home at school. I used to greatly enjoy these talks, for she was an able woman and a good talker, and as she charged us only a dollar a week for board and lodging, and fed us well, I certainly was her friend. This was about the usual price for board in the small towns in those days, where the produce was raised almost entirely on the place.

This estimable lady was violently opposed to loaners obtaining high rates of interest, and we had frequent and earnest arguments on the subject. She knew that I was accustomed to make loans for my father, and she was familiar with the rates secured. But all the arguments in the world did not change the rate, and it came down only when the supply of money grew more plentiful.

I have usually found that important alterations in public opinion in regard to business matters have been of slow growth along the lines of proved economic theory; very

rely have improvements in these relationships come

yout through hastily devised legislation.

One can hardly realize how difficult it was to get capital ir active business enterprises at that time. In the counfarther west much higher rates were paid, which appled usually to personal loans on which a business risk its run, but it shows how different the conditions for rung business men were then than now.

# A NIMBLE BORROWER

Speaking of borrowing at the banks reminds me of one the most strenuous financial efforts I ever made. We d to raise the money to accept an offer for a large busiss. It required many hundreds of thousands of dollars and in cash-securities would not answer. I received message at about noon and had to get off on the threelock train. I drove from bank to bank, asking each esident or cashier, whomever I could find first, to get ady for me all the funds he could possibly lay hands on. old them I would be back to get the money later. I unded up all of our banks in the city, and made a second arney to get the money, and kept going until I secured e necessary amount. With this I was off on the threelock train, and closed the transaction. In these early ys I was a good deal of a traveler, visiting our plants, king new connections, seeing people, arranging plans extend our business—and it often called for very rapid rk.

# RAISING CHURCH FUNDS

When I was but seventeen or eighteen I was elected as crustee in the church. It was a mission branch, and easionally I had to hear members who belonged to the in body speak of the mission as though it were not quite good as the big mother church. This strengthened our olve to show them that we could paddle our own canoe.

Our first church was not a very grand affair, and the was a mortgage of \$2,000 on it which had been a dispirii

ing influence for years.

The holder of the mortgage had long demanded that I should be paid, but somehow even the interest was bare kept up, and the creditor finally threatened to sell us ou As it happened, the money had been lent by a deacon the church, but notwithstanding this fact, he felt that I should have his money, and perhaps he really needed if Anyhow, he proposed to take such steps as were necessal to get it. The matter came to a head one Sunday morning when the minister announced from the pulpit that the \$2,000 would have to be raised or we should lose of the church as the congregation came and went.

As each member came by I buttonholed him, and grain to promise to give something toward the extinguishing of that debt. I pleaded and urged, and almosthreatened. As each one promised, I put his name and the amount down in my little book, and continued to

solicit from every possible subscriber.

This campaign for raising the money, which started that morning after church, lasted for several months. It was a great undertaking to raise such a sum of money in small amounts ranging from a few cents to the more magnificent promises of gifts to be paid at the rate of twenty-five of fifty cents per week. The plan absorbed me. I contributed what I could, and my first ambition to earn morning was aroused by this and similar undertakings it which I was constantly engaged.

But at last the \$2,000 was all in hand and a proud dat it was when the debt was extinguished. I hope the members of the mother church were properly humiliated to see how far we had gone beyond their expectations, but I d not now recall that they expressed the surprise that w

flattered ourselves they must have felt.

The begging experiences I had at that time were full of

eterest. I went at the task with pride rather than the everse, and I continued until my increasing cares and esponsibilities compelled me to resign the actual working of details to others.

#### H. P. DAVISON 1

#### B. C. FORBES

Mr. B. C. Forbes, head of the B. C. Forbes Publishing Companis the author of many magazine articles relating to business and business men. His style, which is breezy and modern, makes his work invariably readable and interesting. "Men Who Are Making America" is a collection of biographical studies of contemporary business men. The sketch of Mr. Davison is an attractive account of the work in which persistence and initiative brought success to the man who work fame and gratitude by his work in directing the American Red Crowduring the war. Mr. Davison died in 1922.

"Mr. Morgan wants to see you in his library at three o'clock," was the message received one day by the vice

president of a New York bank.

He hadn't the slightest idea what the veteran financial could want with him. He had met Mr. Morgan, as most other financiers had, during the parlous days when the master mind of them all was trying to stem the 1900 panic, but had not seen anything of Mr. Morgan untit the spring of the following year, when, with Senator Aldrich and other members of the Monetary Commission he had spent a Sunday at Mr. Morgan's London home Between then and the receipt of the above message in the fall of 1908 he had seldom spoken to Mr. Morgan.

Promptly at three o'clock the young banker, wondering what the matter could be, rang the bell of the famous Morgan library. On being ushered in he almost collider with Mr. Morgan at the entrance to his private room.

Mr. Morgan shook hands and bade the puzzled visited

be seated.

<sup>&</sup>lt;sup>1</sup>Reprinted from Men Who Are Making America (B. C. Forbes Pullishing Company), by permission of Mr. B. C. Forbes.

"Do you realize it is pretty near the first of January?" ne asked.

The young banker, very much at sea, agreed that it was —this was about the middle of November.

"Are you ready?" asked Mr. Morgan.

"Ready for what?" queried the astonished visitor.

"For what?" echoed Mr. Morgan. "You know I want you to come and join my firm on the first of January."

"You never said anything about it, Mr. Morgan."

"I thought you knew by my attitude what I thought of you," said Mr. Morgan.

A pause.

"Mr. Morgan, have you ever fallen from an eighteenstory building?"

It was Mr. Morgan's turn to be astonished. "No," he replied, scrutinizing his visitor.

"Well, I never have before, and it will take me a minute or two to catch my breath."

Mr. Morgan laughed.

And that was how Henry P. Davison, then only forty, was notified of his selection as a partner in the greatest international banking firm in the United States.

The story of how this young banker won his first footnold on the New York banking ladder reveals the stuff

ne is made of.

He had quickly risen from office-boy to receiving-teller n a modest bank at Bridgeport, Conn., when he read in the newspapers that a new bank was being formed in New York. Young Davison wanted to go to New York. He wanted to go very badly. In fact, he made up his mind that he *must* get a position in this new bank.

Armed with a letter from one of his directors who knew he cashier, he took the afternoon train to New York and

nanded in the letter.

The cashier treated him most cordially—so cordially that the young man left smiling, although without any job.

His smiles wore off when he got into the train homeward bound and thought matters over.

But he was not to be so easily licked! Next afternoon,, when the bank closed, he again boarded a New York train. The cashier, although somewhat surprised to see him back, again accorded him a very pleasant interview, but: explained that it was out of the question to engage an out-of-town man as paying-teller—that was the office: Davison was after. They must have a man with New York experience and of wide acquaintance. The cashier was so frank and sympathetic, however, that for the second! time it was a smiling youth who left his presence.

The homeward journey, however, again dissipated the:

smiles.

He would try again!

Next afternoon, for the third time, he started for New York more determined than ever to get the place he wanted.

"The cashier has gone for the day," was the chilling:

message he received.

"Where does he live?" asked young Davison, undaunted. In half an hour he was inside the cashier's home. A servant explained that his employer was dressing to go out to attend a dinner. All right, the visitor would wait.

On entering the room, the banker burst out laughing. So did Davison, but only for a moment. He at once got

down to brass tacks.

He began with all the intense earnestness he felt: "I know I am the man you want for paying-teller. I can help you. I feel embarrassed at having to say this myself, but there is no one to say it for me. Give me the position and I will try to see that you will never regret it."

The ardor, the sincerity, and the perseverance of the young man made such an impression upon the banker that he became convinced the choice would prove wise.

"How much salary would you want?" he asked.

"I would like fifteen hundred dollars, but I would take six or seven hundred—anything you like, so long as I can live on it."

This time it was the paying-teller of the Astor Place

Bank, at \$1,500, that said good-by. To celebrate, he went

to a theater. The big news was overpowering.

"Say, do you know who I am?" he abruptly asked a stranger sitting next to him. The man looked at him and confessed he didn't.

"I am the paying-teller of a New York bank!"

Alas! the news failed to make any tremendous impression—except, probably, that the man thought he had next

to him a young lunatic!

Disappointment was in store, however. Hardly had Davison given up his position and returned home for a rest before entering upon his new duties when he received a letter from the cashier containing the news that the directors had not indorsed his action and that it would save much trouble if Mr. Davison would forgo the paying-tellership and accept a lower position at a smaller salary. He added that if Mr. Davison insisted in standing upon this rights, of course the directors would have to agree.

"Perfectly satisfied to accept lower position and salary," Mr. Davison immediately telegraphed—he did not want his benefactor to be kept in any suspense during the time

a letter would take to reach him.

That this telegram confirmed the cashier in his sizing up

of the young man can readily be understood.

To save car fare, the ambitious bank clerk used to ride on a bicycle daily to and from the bank in Astor Place to

104th Street, a distance of more than ten miles.

Henry Pomeroy Davison had early learned the value of money—and, also, when he wanted to go to college, the terrible awkwardness of not having the wherewithal. His mother had died when he was seven years old—he was soon on June 13, 1867—and the four children were scattered among uncles and aunts. He attended school in his little native town, Troy, Pa., until he was fifteen, and before he was sixteen he was teaching. He then began to realize the value of education and applied himself diligently to study. His grandmother, with whom he was then living, remarked one day, "This boy may be worth

doing something for." So she arranged to have him attend boarding-school, the Greylock Institute at South Williamstown, Mass., where Charles H. Sabin, now president of the Guaranty Trust Company of New York, the largest in the country, was one of his classmates.

"Harry Davison," Mr. Sabin told me, "was at the top of every class he entered, and was valedictorian—but he was not much at athletics. He was very popular because he used, every morning, to let a crowd look over his answers to problems and other stuff given at night. He

was willing to help a fellow out."

During vacations he worked on a farm. On graduating; he returned to Troy, whose twelve hundred people supported one bank run by his uncle. A place was made for Harry as errand-boy in it. He immediately became intensely interested and for two years worked very hard. Troy, however, held out little of a future, and he regretted deeply that he had not gone to college. He began tutoring; with a view to entering college. But, when qualified, he realized that he did not have the necessary money. Then he made up his mind to strike out.

He went to New York, tramped the streets looking for a job, but failed to find one. He went to Bridgeport, Conn., where he had an old friend. There he was given choice of a job as a runner in the bank or a clerk in a

grocery store. He chose the bank.

By starting early in the morning and doing as much as possible of his own work by noon, he found time to stand by the bookkeeper and learn from him how to keep books. In a few months he was doing most of the work for this bookkeeper, and when the latter was promoted the runner got the job. The new runner was at once taken in hand by Bookkeeper Davison and taught bookkeeping. Then the bookkeeper applied himself to learning all about the teller's work. When the next shift came, Davison was able to step up to the tellership and the runner had been trained to become bookkeeper. He applied exactly the same method in his new position.

"Then, and ever since, I have found it a good system of only to reach out and learn the work of the man ahead f you, but also to teach your job to the fellow below you," aid Mr. Davison.

How the young Bridgeport teller broke into New York as already been told. Six months after starting as re-eiving-teller in the new Astor Place Bank he was pronoted to the position on which he had at first set his heart.

that of paying-teller.

Dame Fortune sometimes plays queer pranks to accomlish her ends. Davison was "shot" into his next place. In day a crank pointed a revolver at Teller Davison's lead, presented a check for one thousand dollars, drawn to the order of the Almighty, and demanded the money. Pavison coolly accepted the check, read it loud enough to attract notice, and began to count out the money. Others rasped the situation, and while the gun was still cocked to Davison's head the bank detective seized the madman. The newspapers made much of the dramatic incident and of the teller's self-possession. The directors of the liberty National Bank happened to have a meeting that ay, and the hold-up was mentioned.

"I know that young fellow," said Dumont Clarke, a irector of the bank. "He would be a good man to have

the bank."

Mr. Clarke had met Davison once or twice when the atter visited his fiancée (Miss Kate Trubee, of Bridge-ort), while she was spending a vacation with her friend,

Ir. Clarke's daughter.

Forthwith Mr. Davison was installed as assistant cashier the Liberty. Within a year he was made cashier, three pars later he was elected vice-president, and, in another par, president. His rise was so rapid that it attracted eneral attention. New York financial annals had contined few, if any, instances of a man of thirty-two being aosen as president of an important national bank solely a merit and without influence of any kind whatsoever. Ruts were and are avoided by Davison, for ruts are

graves in the making. He was not long with the Liberty, when he did something original. It is told that when he joined the bank he procured a full list of the stockholders—mostly business men—visited each, and delivered this sort of exhortation:

"You own...shares of the Liberty National Bank. Or course you would like to see them become more valuables Well, now, won't you try to induce some of your friends to do business with us? We will treat them right—and the increased business will mean increased dividends."

Laggard stockholders were revisited, until nearly all were inoculated with the Davison spirit of enthusiasm. It became something of a sporting contest, this competition among stockholders, to bring in the largest possible amount of new business.

Such intelligent initiative impressed the bank's owners and helped the institution to grow at a rate which excited comment. It soon outgrew its quarters in the Central of New Jersey building in West Street, and more pretentious as well as more central offices were opened at 139 Broadway. The old lease had two years to run, and Mr. Davii son preferred to keep the place closed lest a new concern might open there and fall heir to much of the Liberty' custom. Empty offices, however, being detrimental to a building, the owners brought pressure to bear upon Mr. Davison to agree to the subletting of the space.

Mr. Davison felt strongly, however, about the danger of a new bank taking the customers before they had learned to find the way to 139 Broadway. What could be done about it?

One of the most brilliant ideas of his life flashed into his mind—an idea that was destined to raise Davison's presentige and influence extraordinarily, as well as to help out his bank-account, which was then a long way from sin figures.

"I'll organize a trust company. Our capital will be safer and we ought to earn at least 6 per cent. It will make a good tenant for the Liberty's old building and it will afford ome of us pleasant associations," was the plan he mapped ut.

The bankers and others to whom he outlined the plan ecame so enthusiastic that the capital of \$1,000,000 was uoted at \$200 per share before the doors were opened. t is known, however, that the originator of the enterprise fused all suggestions that he take a larger share than the ther directors. Each was awarded exactly the same mount of stock, a procedure that enhanced Mr. Davison's eputation for scrupulous fairness. The name given Mr. Davison's financial child was the Bankers' Trust Company. o-day it owns and occupies the most notable financial kyscraper in Wall Street, has total deposits of approxihately \$300,000,000, making it the second largest trust ompany in America. Mr. Davison, naturally, was made hairman of the executive committe, which position he as held ever since. A tablet erected in the magnificent uilding contains this tribute to the founder:

THE DIRECTORS OF THE BANKERS'

TRUST COMPANY HERE RECORD THEIR

APPRECIATION OF THE SERVICES OF

HENRY POMEROY DAVISON

IN THE ORGANIZATION AND UPBUILDING

OF THE COMPANY AND THE ERECTION

OF ITS PERMANENT HOME

Contrary to the impression sought to be conveyed by ne Pujo Committee investigators, the Bankers' Trust was ot built up by an oligarchy of New York's leading financers. It was a young men's enterprise. Such enthusiasts albert H. Wiggin, Gates W. McGarrah, Benjamin strong, Jr., and Davison, not veterans who had "arrived," tere chosen for the executive committee, and worked lights patiently, zealously, skilfully, unsparingly, to win

the success which was rapidly achieved. The experience broadened all of them.

George F. Baker, the veteran head of the First National Bank, and a financier ranking in power second only to his closest friend, the late J. P. Morgan, did not fail to note the caliber of this resourceful young banker, and in 1902 he induced Mr. Davison—then only thirty-five years of age—to become his right-hand man as vice-president of the First National.

It was Mr. Davison's work during the 1907 panic that first brought him prominently to the attention of Commander-in-chief Morgan. At Mr. Morgan's request he was on hand at all the important conferences held up-town and down-town during the dark days of October and November. In the following spring Senator Aldrich appointed him an advisor to the National Monetary Commission to investigate the financial systems of Europe.

"Home-staying youths have ever homely wits," said Shakespeare. Davison is not open to this charge. He has enjoyed unique international experiences. First, as an adviser to the National Monetary Commission, he visited Europe, and there met the finance ministers and other leading banking powers in England, France, Germany and other European countries, discussing with them the very foundations of finance, banking, and currency, a privilege of rare value to a banker under forty years of age and quick to seize every opportunity to enhance his knowledge and his usefulness. Next, when the Six-Power Chinese Loan was bruited, Washington, then presided over by Taff and Knox, asked a group of American bankers to join it in order to strengthen America's position in the Oriente and more particularly to enable this country to have a potent voice in insisting upon the maintenance of Secretary Hay's famous "open-door" policy for China. It was Henry P. Davison, by this time a member of the Morgan firm, who was selected to proceed to Europe and conduct the negotiations on behalf of the American groups consisting of Morgan & Co., Kuhn, Loeb & Co., the National City Bank, and the First National Bank. Not only that; it was Davison who was chosen by the British, French, German, Russian, and Japanese delegations to become chairman of the whole group.

The protracted negotiations entailed several visits to Europe and long stays there, affording the young American an insight into European finance that equipped him, as nothing else could, as a real international banker.

That the negotiations came to naught was largely due to the attitude assumed by the Wilson Administration, which frowned on "dollar diplomacy." Since then the Administration has changed its attitude and is now canxious that our bankers should extend aid to China.

The wisdom of Mr. Morgan's choice of Mr. Davison as a partner needs no descriptive words; financial history bears record that the greatest banker America has ever known found in Henry P. Davison the greatest partner he ever thad.

Not the least valuable of Mr. Davison's achievements that been his untrumpeted endeavors to bring about a espirit of greater friendliness and co-operation throughout the banking community. His own openness and frankness thave encouraged others to adopt a like attitude in their daily dealings with one another and with the public. His corganization of the Bankers' Trust Company contributed betoward this end by bringing many bankers together in a friendly way. The improvement which has been brought about in the exchange of credit information is one fruit of other new and better live-and-let-live policy.

Davison, blessed with fine physique and an engaging countenance, is both likable and liked, by employees as well as by other bankers. He does not know how to dissemble—not even when bombarded by awkward, not-to-be-answered queries by prying reporters. He goes at everything directly. He has confidence not only in himself but in men that he picks—he has often helped institutions to find important officers and has not hesitated to accept entire responsibility for his judgment in making selections.

He is a man of courage, unafraid to face difficult situations, since originality, resourcefulness, and diplomacy can overcome most obstacles

"In climbing the ladder of success what have you learned that you could pass on to aid other struggling young men?" I asked Mr. Davison. "Did you conceive any shining goal

and bend everything to reach it?"

"No," he replied, emphatically. "Whatever job I had was to me always the very best job in the world, and I tried to fill it. I made no elaborate plans for the future. If I had any system in my labor it was first to do my own work; second, to teach the fellow below me how to take my place; third, to learn how to fill the position ahead of me

"Boys and young men should not imagine that their work is so unimportant that nobody takes note of how they do it. It does not take long to find out whether a boy is on his toes watching how he can best be of help in a situation or whether he merely sits down and waits to be told what to do. The simple virtues of willingness, readiness, alertness, and courtesy will carry a boy farther than mere smartness.

"Perhaps it will not be out of place for me to describe an incident which may carry a lesson for the young men you are anxious to help. One day when I was teller a customer offered me a very fine gold pen. I went right into the office and asked if this man had any loan from the bank. I explained that he had asked me to accept the gift. The bank promptly acted and it was not long before the fellow was in bankruptcy. The simple course I took saved the bank a good deal of money.

"Following a plain, straightforward course avoids complications of all sorts. Life is really simple; if it becomes complicated it is because we ourselves make it compli-

cated."

The American government, through President Wilson, recently signified its regard for Mr. Davison's transcendent ability by appointing him chairman of the Red Cross War

ouncil, one of the most important and onerous positions the whole country, for on the Red Cross devolves the ast, complicated task of relieving "the suffering and discess which must inevitably arise out of this fight for umanity and democracy," to quote President Wilson's ords. The hand of a master at the helm at once became tanifest. The society immediately undertook the reorganization and concentration of all Red Cross and similar forts throughout the country, co-ordinated the activities f multitudinous smaller bodies, stirred up public interest, and launched a brilliant campaign for the raising of \$100,000,000, an unprecedented undertaking. Yet so ably tas the movement conducted that the goal of \$100,000,000,000 as passed handsomely.

F. Trubee Davison, one of Mr. Davison's sons, with a presight worthy of his father, organized a flying corps of bung college men to train as the First New York unit of ne Aerial Coast Patrol and became an expert hydroeroplanist before he met with a lamentable accident, in uly, 1917, while in active performance of his duties in the ir. Harry P. Davison, Jr., began serving with the Amercan Ambulance Corps in France before war was declared by the United States, but he later returned and joined the nore dangerous Aviation Service. Both became active nembers of the Naval Reserve Flying Corps. Mrs. Davion has set an example to other American mothers by the rave and patriotic attitude she has taken throughout the ampaign. The expense of training the collegiate fliers as borne by her, and she has also maintained an active viation camp at her summer home.

Although Mr. Davison was never a star at any games sports, he contrives to get a good deal of exercise and leasure. He plays a swift game of tennis, rides horselack, and is at home aboard his yacht, which in the summer takes him to business in the morning and back in the fternoon to his beautiful home on Long Island, where inder normal conditions he spends much time. Since

America entered the war Mr. Davison has taken up residence in Washington, where he spends all his time.

For years Mr. Davison was president of the hospital and Englewood, N. J., where he used to live, and he has always done a lot of active Red Cross work. He has also done much, his friends declare, in helping young ment to help themselves. He is entitled to write "Dr." in front of his name, having received the degree of LL.D. from the University of Pennsylvania. He is also a Knight of the Order of the Crown of Italy.

Recently he was given the military rank of majorgeneral in connection with his Red Cross governmental

office.

Success has not spoiled General Davison. He is as democratic in spirit as in the days when he rode his wheel through ten miles of crowded streets to save ten cents can fare daily.

# WHAT I LEARNED ABOUT BUSINESS 1

### HENRY FORD

Henry Ford (1863-) is one of the striking personalities of American life in the twentieth century. His enormous wealth, his spectacular success, his vast philanthropic enterprises, his vigorously expressed opinions, even his eccentricities, have appealed to the popular imagination to a degree unsurpassed since Roosevelt occupied the venter of the public stage. Mr. Ford's "My Life and Work" is a very interesting book for the student of modern business. "What I Learned About Business," which is one of its chapters, tells of some of the varier accomplishments of an astonishing young man and gives the reader a glimpse into his business philosophy.

My "gasoline buggy" was the first and for a long time the only automobile in Detroit. It was considered to be something of a nuisance, for it made a racket and it scared thorses. Also it blocked traffic. For if I stopped my machine anywhere in town a crowd was around it before I could start up again. If I left it alone even for a minute some inquisitive person always tried to run it. Finally, II had to carry a chain and chain it to a lamp-post whenever I left it anywhere. And then there was trouble with the police. I do not know quite why, for my impression is that there were no speed-limit laws in those days. Anyway, I had to get a special permit from the mayor and thus for a time enjoyed the distinction of being the only licensed chauffeur in America. I ran that machine about one thousand miles through 1895 and 1896 and then sold it to Charles Ainsley of Detroit for two hundred dollars. That was my first sale. I had built the car not to sell, but only to experiment with. I wanted to start another car.

<sup>&</sup>lt;sup>1</sup>Reprinted from My Life and Work, by Henry Ford in collaboration with Samuel Crowther, by permission of Doubleday, Page & Co.

Ainsley wanted to buy. I could use the money and we:

had no trouble in agreeing upon a price.

It was not at all my idea to make cars in any such petty fashion. I was looking ahead to production, but before that could come I had to have something to produce. It does not pay to hurry. I started a second car in 1896: it was much like the first, but a little lighter. It also had the belt drive which I did not give up until some time later; the belts were all right excepting in hot weather. That is why I later adopted gears. I learned a great deal from that car. Others in this country and abroad were building cars by that time, and in 1895 I heard that a Benz car from Germany was on exhibition in Macy's store in New York. I traveled down to look at it, but it had no features that seemed worth while. It also had the belt drive, but it was much heavier than my car. I was working for lightness; the foreign makers have never seemed to appreciate what light weight means. I built three cars in all in my home shop and all of them ran for years in Detroit. I still have the first car; I bought it back a few years later from a man to whom Mr. Ainsley had sold it. I paid one hundred dollars for it.

During all this time I kept my position with the electric company and gradually advanced to chief engineer at a salary of one hundred and twenty-five dollars a month. But my gas-engine experiments were no more popular with the president of the company than my first mechanical leanings were with my father. It was not that my employer objected to experiments—only to experiments

with a gas engine. I can still hear him say:

"Electricity, yes, that's the coming thing. But gas-

He had ample grounds for his skepticism—to use the mildest terms. Practically no one had the remotest notion of the future of the internal-combustion engine, while we were just on the edge of the great electrical development. As with every comparatively new idea, electricity was expected to do much more than we even now have any

ndication that it can do. I did not see the use of experinenting with electricity for my purposes. A road car could not run on a trolley even if trolley wires had been less expensive; no storage battery was in sight of a weight hat was practical. An electrical car had of necessity to be limited in radius and to contain a large amount of motive machinery in proportion to the power exerted. That is not to say that I held or now hold electricity heaply; we have not yet begun to use electricity. But that its place, and the internal-combustion engine has to the place. Neither can substitute for the other—which the exceedingly fortunate.

I have the dynamo that I first had charge of at the Detroit Edison Company. When I started our Canadian plant I bought it from an office building to which it had been sold by the electric company, had it revamped a little, and for several years it gave excellent service in the Canadian plant. When we had to build a new power plant, owing to the increase in business, I had the old protor taken out to my museum—a room out at Dearborn that holds a great number of my mechanical treasures.

The Edison Company offered me the general superintendency of the company, but only on condition that I would give up my gas engine and devote myself to something really useful. I had to choose between my job and my automobile. I chose the automobile, or rather I gave up the job—there was really nothing in the way of a choice. For already I knew that the car was bound to be a success. I quit my job on August 15, 1899, and went into the automobile business.

It might be thought something of a step, for I had no opersonal funds. What money was left over from living was all used in experimenting. But my wife agreed that the nautomobile could not be given up—that we had to make for break. There was no "demand" for automobiles—there never is for a new article. They were accepted in much the fashion as was more recently the airplane. At a first the "horseless carriage" was considered merely a

freak notion and many wise people explained with particularity why it could never be more than a toy. No many of money even thought of it as a commercial possibility. I cannot imagine why each new means of transportation meets with such opposition. There are even those to-day who shake their heads and talk about the luxury of the automobile and only grudgingly admit that perhaps the motor truck is of some use. But in the beginning there was hardly any one who sensed that the automobile could be a large factor in industry. The most optimistic hoped only for a development akin to that of the bicycle. When it was found that an automobile really could go and several makers started to put out cars, the immediate query was as to which would go fastest. It was a curious but natural development—that racing idea. I never thought anything of racing, but the public refused to consider the automobile in any light other than as a fast toy. Therefore later we had to race. The industry was held back by this initial racing slant, for the attention of the makers was diverted to making fast rather than good cars. It was a business for speculators.

A group of men of speculative turn of mind organized, as soon as I left the electric company, the Detroit Automobile Company to exploit my car. I was the chief engineer and held a small amount of stock. For three years we continued making cars more or less on the model of my first car. We sold very few of them! I could get no support at all toward making better cars to be sold to the public at large. The whole thought was to make to order and to get the largest price possible for each car. The main idea seemed to be to get the money. And being without authority other than my engineering position gave me, I found that the new company was not a vehicle for realizing my ideas, but merely a money-making concern—that did not make much money. In March, 1902, I resigned, determined never again to put myself under orders. The Detroit Automobile Company later became the Cadillac

ompany under the ownership of the Lelands, who came subsequently.

I rented a shop—a one-story brick shed—at 81 Park ace to continue my experiments and to find out what is siness really was. I thought that it must be something afterent from what it had proved to be in my first advented.

The year from 1902 until the formation of the Ford otor Company was practically one of investigation. In v little one-room brick shop I worked on the developtent of a four-cylinder motor and on the outside I tried find out what business really was and whether it needed be quite so selfish a scramble for money as it seemed to from my first short experience. From the period of the est car, which I have described, until the formation of my resent company I built in all about twenty-five cars, of chich nineteen or twenty were built with the Detroit utomobile Company. The automobile had passed from e initial stage, where the fact that it could run at all was hough, to the stage where it had to show speed. Alexnder Winton of Cleveland, the founder of the Winton car, as then the track champion of the country and willing meet all comers. I designed a two-cylinder inclosed ngine of a more compact type than I had before used, ted it into a skeleton chassis, found that I could make peed, and arranged a race with Winton. We met on the rosse Point track at Detroit. I beat him. That was my est race, and it brought advertising of the only kind that cople cared to read.

The public thought nothing of a car unless it made peed—unless it beat other racing cars. My ambition to hild the fastest car in the world led me to plan a four-

rlinder motor. But of that more later.

The most surprising feature of business as it was conticted was the large attention given to finance and the nall attention to service. That seemed to me to be eversing the natural process, which is that the money fould come as the result of work and not before the work.

The second feature was the general indifference to bette methods of manufacture as long as whatever was done go by and took the money. In other words, an article appara ently was built with reference solely to how muck money could be had for it—and that without any parties ular care whether the customer was satisfied. To sell him was enough. A dissatisfied customer was regarded not as a man whose trust had been violated, but either as: nuisance or as a possible source of more money in fixing un the work which ought to have been done correctly in the first place. For instance, in automobiles there was not much concern as to what happened to the car once it had been sold. How much gasoline it used per mile was on no great moment; how much service it actually gave die not matter; and if it broke down and had to have parts replaced, then that was just hard luck for the owner. It was considered good business to sell parts at the highest possible price on the theory that, since the man had all ready bought the car, he simply had to have the part and would be willing to pay for it.

The automobile business was not on what I would call an honest basis, to say nothing of being, from a manufact turing standpoint, on a scientific basis, but it was no worse than business in general. That was the period, it may be remembered, in which many corporations were being floated and financed. The bankers, who before then hace confined themselves to the railroads, got into industry My idea was then and still is that if a man did his work well, the price he would get for that work, the profits and all financial matters, would care for themselves and that a business ought to start small and build itself up and out of its earnings. If there are no earnings then that is a signal to the owner that he is wasting his time and does not belong in that business. I have never found it necessary to change those ideas, but I discovered that this simple formula of doing good work and getting paid for it was supposed to be slow for modern business. The plant

of that time most in favor was to start off with the largest

e bonds that could be sold. Whatever money happened be left over after all the stock and bond-selling expenses d promoters' charges and all that, went grudgingly into e foundation of the business. A good business was not to that did good work and earned a fair profit. A good is iness was one that would give the opportunity for the bating of a large amount of stocks and bonds, at high rices. For it was the stocks and bonds, not the work, at mattered. I could not see how a new business or an d business could be expected to be able to charge into a product a great big bond interest and then sell the product at a fair price. I have never been able to see that.

I have never been able to understand on what theory e original investment of money can be charged against business. Those men in business who call themselves nanciers say that money is "worth" 6 per cent or 5 per nt or some other per cent, and that if a business has re hundred thousand dollars invested in it, the man who ade the investment is entitled to charge an interest syment on the money, because, if instead of putting that oney into the business he had put it into a savings bank into certain securities, he could have a certain fixed turn. Therefore they say that a proper charge against e operating expenses of a business is the interest on this oney. This idea is at the root of many business failures ed most service failures. Money is not worth a particular mount. As money it is not worth anything, for it will do othing of itself. The only use of money is to buy tools work with or the product of tools. Therefore money is orth what it will help you to produce or buy and no more. a man thinks that his money will earn 5 per cent or per cent, he ought to place it where he can get that turn, but money placed in a business is not a charge on e business-or, rather, should not be. It ceases to be oney and becomes, or should become, an engine of proaction, and it is therefore worth what it produces—and ot a fixed sum according to some scale that has no bearing upon the particular business in which the money has been placed. Any return should come after it has produced, no before.

Business men believed that you could do anything by "financing" it. If it did not go through on the first financing, then the idea was to "refinance." The process of "refinancing" was simply the game of sending good money after bad. In the majority of cases the need on refinancing arises from bad management, and the effect of refinancing is simply to pay the poor managers to keep up their bad management a little longer. It is merely a postponement of the day of judgment. This makeshif of refinancing is a device of speculative financiers. Their money is no good to them unless they can connect it up with a place where real work is being done, and that they cannot do unless, somehow, that place is poorly managed Thus, the speculative financiers delude themselves that they are putting their money out to use. They are not: they are putting it out to waste.

I determined absolutely that never would I join a company in which finance came before the work or in which bankers or financiers had a part. And further than that if there were no way to get started in the kind of business that I thought could be managed in the interest of the public, then I simply would not get started at all. For my own short experience, together with what I saw going on around me, was quite enough proof that business as a mere money-making game was not worth giving much thought to and was distinctly no place for a man who wanted to accomplish anything. Also it did not seem to me to be the way to make money. I have yet to have it demonstrated that it is the way. For the only foundation

of real business is service.

A manufacturer is not through with his customer when a sale is completed. He has then only started with his customer. In the case of an automobile the sale of the machine is only something in the nature of an introduction. If the machine does not give service, then it is better

or the manufacturer if he never had the introduction, for he will have the worst of all advertisements—a dissatisfied sustomer. There was something more than a tendency n the early days of the automobile to regard the selling of a machine as the real accomplishment and that thereafter it did not matter what happened to the buyer. That s the shortsighted salesman-on-commission attitude. a salesman is paid only for what he sells, it is not to be expected that he is going to exert any great effort on a sustomer out of whom no more commission is to be made. And it is right on this point that we later made the largest selling argument for the Ford. The price and the quality of the car would undoubtedly have made a market, and a arge market. We went beyond that. A man who bought one of our cars was in my opinion entitled to continuous use of that car, and therefore if he had a breakdown of any kind it was our duty to see that his machine was put into shape again at the earliest possible moment. In the success of the Ford car the early provision of service was an outstanding element. Most of the expensive cars of that period were ill provided with service stations. If your car proke down you had to depend on the local repair man when you were entitled to depend on the manufacturer. f the local repair man were a forehanded sort of a person, keeping on hand a good stock of parts (although on many of the cars the parts were not interchangeable), the owner was lucky. But if the repair man were a shiftless person, with an inadequate knowledge of automobiles and an inorlinate desire to make a good thing out of every car that came into his place for repairs, then even a slight breaklown meant weeks of laying up and a whooping big repair bill that had to be paid before the car could be taken away. The repair men were for a time the largest menace to the automobile industry. Even as late as 1910 and 1911 the owner of an automobile was regarded as essentially a rich man whose money ought to be taken away from him. We met that situation squarely and at the very beginning.

We would not have our distribution blocked by stupid, greedy men.

That is getting some years ahead of the story, but it is control by finance that breaks up service because it looks to the immediate dollar. If the first consideration is to earn a certain amount of money, then, unless by some stroke of luck matters are going especially well and there is a surplus over for service so that the operating men may have a chance, future business has to be sacrificed for the dollar of to-day.

And also I noticed a tendency among many men in business to feel that their lot was hard-they worked against a day when they might retire and live on an income —get out of the strife. Life to them was a battle to be ended as soon as possible. That was another point I could not understand, for, as I reasoned, life is not a battle except with our own tendency to sag with the downpull of "getting settled." If to petrify is success, all one has to do is to humor the lazy side of the mind; but if to grow is success, then one must wake up anew every morning and keep awake all day. I saw great businesses become but the ghost of a name because someone thought they could be managed just as they were always managed, and though the management may have been most excellent in its day, its excellence consisted in its alertness to its day, and not in slavish following of its yesterdays. Life, as I see it, is not a location, but a journey. Even the man who most feels himself "settled" is not settled—he is probably sagging back. Everything is in flux, and was meant to be. Life flows. We may live at the same number of the street, but it is never the same man who lives there.

And out of the delusion that life is a battle that may be lost by a false move grows, I have noticed, a great love for regularity. Men fall into the half-alive habit. Seldom does the cobbler take up with the new-fangled way of soling shoes, and seldom does the artisan willingly take up new methods in his trade. Habit conduces to a certain inertia, and any disturbance of it affects the mind like

trouble. It will be recalled that when a study was made of shop methods, so that the workmen might be taught to produce with less useless motion and fatigue, it was most opposed by the workmen themselves. Though they suspected that it was simply a game to get more out of them, what most irked them was that it interfered with the well-worn grooves in which they had become accustomed to move. Business men go down with their business because they like the old way so well they cannot bring themselves to change. One sees them all about—men who do not know that vesterday is past, and who woke up this morning with their last year's ideas. It could almost be written down as a formula that when a man begins to think that he has at last found his method he had better begin a most searching examination of himself to see whether some part of his brain has not gone to sleep. There is a subtle danger in a man thinking that he is "fixed" for life. It indicates that the next jolt of the wheel of progress is going to fling him off.

There is also the great fear of being thought a fool. So many men are afraid of being considered fools. I grant that public opinion is a powerful police influence for those who need it. Perhaps it is true that the majority of men med the restraint of public opinion. Public opinion may keep a man better than he would otherwise be—if not better morally, at least better as far as his social desirtability is concerned. But it is not a bad thing to be a fool for righteousness' sake. The best of it is that such fools—or the work they have begun lives long enough to

prove they were not foolish.

The money influence—the pressing to make a profit on an "investment"—and its consequent neglect of or skimping of work and hence of service showed itself to me in many ways. It seemed to be at the bottom of most troubles. It was the cause of low wages—for without well-directed work high wages cannot be paid. And if the whole attention is not given to the work it cannot be well

directed. Most men want to be free to work; under the system in use they could not be free to work. During my first experience I was not free—I could not give full play to my ideas. Everything had to be planned to make money; the last consideration was the work. And the most curious part of it all was the insistence that it was the money and not the work that counted. It did not seem to strike any one as illogical that money should be put ahead of work—even though everyone had to admit that the profit had to come from the work. The desire seemed to be to find a short cut to money and to pass over the

obvious short cut-which is through the work.

Take competition: I found that competition was supposed to be a menace and that a good manager circumvented his competitors by getting a monopoly through artificial means. The idea was that there were only a certain number of people who could buy and that it was necessary to get their trade ahead of some one else. Some will remember that later many of the automobile manufacturers entered into an association under the Selden Patent just so that it might be legally possible to control the price and the output of automobiles. They had the same idea that so many trades unions have—the ridiculous notion that more profit can be had doing less work than more. The plan, I believe, is a very antiquated one. I could not see then and am still unable to see that there is not always enough for the man who does his work; time spent in fighting competition is wasted; it had better be spent in doing the work. There are always enough people ready and anxious to buy, provided you supply what they want and at the proper price—and this applies to personal services as well as to goods.

During this time of reflection I was far from idle. We were going ahead with a four-cylinder motor and the building of a pair of big racing cars. I had plenty of time, for I never left my business. I do not believe a man can ever leave his business. He ought to think of it by day and dream of it by night. It is nice to plan to do one's work in

in the evening—and not have a care until the next orning. It is perfectly possible to do that if one is so instituted as to be willing through all of his life to accept rection, to be an employee, possibly a responsible apployee, but not a director or manager of anything. A anual laborer must have a limit on his hours, otherwise will wear himself out. If he intends to remain always manual laborer, then he should forget about his work then the whistle blows, but if he intends to go forward anything, the whistle is only a signal to start inking over the day's work in order to discover how it light be done better.

The man who has the largest capacity for work and ought is the man who is bound to succeed. I cannot etend to say, because I do not know, whether the man no works always, who never leaves his business, who is osolutely intent upon getting ahead, and who therefore bes get ahead—is happier than the man who keeps office ours, both for his brain and his hands. It is not necesry for any one to decide the question. A ten-horsepower ngine will not pull as much as a twenty. The man who eps brain office hours limits his horsepower. If he is tisfied to pull only the load that he has, well and good, at is his affair—but he must not complain if another no has increased his horsepower pulls more than he does. eisure and work bring different results. If a man wants usure and gets it—then he has no cause to complain. But cannot have both leisure and the results of work.

Concretely, what I most realized about business in that par—and I have been learning more each year without adding it necessary to change my first conclusions—is tis:

1. That finance is given a place ahead of work and rerefore tends to kill the work and destroy the fundaental of service.

2. That thinking first of money instead of work brings fear of failure and this fear blocks every avenue of

business—it makes a man afraid of competition, of changing his methods, or of doing anything which might change his condition.

3. That the way is clear for any one who thinks first of service—of doing the work in the best possible way.

# A MESSAGE TO GARCIA

## BEING A PREACHMENT BY ELBERT HUBBARD 1

ilbert Hubbard (1859–1915), made famous by his "A Message to rcia," was well known as an author and popular as a lecturer. As tor of "The Philistine," a magazine, and author of several series of rt sketches entitled "Little Journeys to the Homes of American thors," "English Authors," "Musicians," "Eminent Artists," "Oras," etc., he reached a wide group of readers, charmed as much by kindly, intimate, and quaint style as by the content. As proveror of the Roycroft Shops, devoted to making "de luxe" editions the classics and many objects of art, as well as to making useful the seautiful, he exemplified how patrician quality may be put things of commercial value. Not only is "A Message to Garcia" and moment to all who would be a success in business because it these an asset which in men is most rare, but its style is one which would in his advertising copy, his commercial correspondence, and friendship letters.

In all this Cuban business there is one man stands out the horizon of my memory like Mars at perihelion. Then war broke out between Spain and the United States was very necessary to communicate quickly with the der of the insurgents. Garcia was somewhere in the puntain fastnesses of Cuba—no one knew where. No til nor telegraph message could reach him. The Presint must secure his co-operation, and quickly.

What to do!

Some one said to the President, "There's a fellow by name of Rowan will find Garcia for you, if anybody

Rowan was sent for and given a letter to be delivered Garcia. How "the fellow by the name of Rowan" took letter, sealed it up in an oilskin pouch, strapped it

Reprinted by permission of Mr. Elbert Hubbard II.

over his heart, in four days landed by night off the coar of Cuba from an open boat, disappeared into the jung; and in three weeks came out on the other side of the islam having traversed a hostile country on foot and deliver his letter to Garcia, are things I have no special design now to tell in detail.

The point I wish to make is this: McKinley gar. Rowan a letter to be delivered to Garcia; Rowan took the letter and did not ask, "Where is he at?" By the Eternathere is a man whose form should be cast in deathles bronze and the statue placed in every college of the land. It is not book-learning young men need, nor instruction about this and that, but a stiffening of the vertebræ which will cause them to be loyal to a trust, to act promptly concentrate their energies: do the thing—"Carry a message to Garcia!"

General Garcia is dead now, but there are other

Garcias.

No man who has endeavored to carry out an enterprise where many hands were needed but has been well-nige appalled at times by the imbecility of the average manthe inability or unwillingness to concentrate on a thirm and do it. Slipshod assistance, foolish inattention, dowed indifference, and half-hearted work seem to rule; and man succeeds unless by hook or crook or threat he force or bribes other men to assist him; or mayhap God in Higoodness performs a miracle and sends him an Angel of Light for an assistant. You, reader, put this matter to test. You are sitting now in your office—six clerks an within call. Summon any one and make this request "Please look in the encyclopedia and make a brief memorandum for me concerning the life of Correggio."

Will the clerk quietly say, "Yes, sir," and go do the task. On your life he will not. He will look at you out of fishy eye and ask one or more of the following questions:

Who was he?

Which encyclopedia?

Where is the encyclopedia?

Was I hired for that?

Don't you mean Bismarck?

What's the matter with Charlie doing it?

Is he dead?

Is there any hurry?

Sha'n't I bring you the book and let you look it up burself?

What do you want to know for?

And I will lay you ten to one that after you have anvered the questions, and explained how to find the inforation, and why you want it, the clerk will go off and get be of the other clerks to help him try to find Garcia—and then come back and tell you there is no such man. If course I may lose my bet, but according to the law average I will not.

Now, if you are wise, you will not bother to explain to our "assistant" that Correggio is indexed under the C's, ot in the K's, but you will smile sweetly and say, "Never

ind," and go look it up yourself.

And this incapacity for independent action, this moral cupidity, this infirmity of the will, this unwillingness to neerfully catch hold and lift, are the things that put pure because so far into the future. If men will not act for nemselves, what will they do when the benefit of their fort is for all? A first mate with knotted club seems necessary; and the dread of getting "the bounce" Saturay night holds many a worker to his place.

Advertise for a stenographer, and nine out of ten who oply can neither spell nor punctuate—and do not think

necessary to.

Can such a one write a letter to Garcia?

"You see that bookkeeper," said the foreman to me in a gree factory.

"Yes, what about him?"

Well, he's a fine accountant, but if I'd send him upown on an errand he might accomplish the errand all ight, and on the other hand might stop at four saloons on the way, and when he got to Main Street would forget what he had been sent for."

Can such a man be entrusted to carry a message to Garcia?

We have recently been hearing such maudlin sympathy expressed for the "downtrodden denizen of the sweat's shop" and the "homeless wanderer searching for honess employment," and with it all often goes many hard words

for the men in power.

Nothing is said about the employer who grows old before his time in a vain attempt to get frowsy ne'er-do-wells to do intelligent work and his long, patient striving with "help" that does nothing but loaf when his back is turned In every store and factory there is a constant weeding-out process going on. The employer is constantly sending away "help" that have shown their incapacity to further the interests of the business, and others are being taken on No matter how good times are, this sorting continues; only if times are hard and work is scarce the sorting is done finer—but out and forever out the incompetent and unworthy go. It is the survival of the fittest. Self-interest prompts every employer to keep the best—those who came carry a message to Garcia.

I know one man of really brilliant parts who has not the ability to manage a business of his own, and yet who is absolutely worthless to any one else, because he carries with him constantly the insane suspicion that his employer is oppressing or intending to oppress him. He cannot give orders, and he will not receive them. Should a message be given him to take to Garcia, his answer would probably be, "Take it yourself."

To-night this man walks the streets looking for work, the wind whistling through his threadbare coat. Not one who knows him dare employ him, for he is a regular firebrand of discontent. He is impervious to reason, and the only thing that can impress him is the toe of as thick-soled No. 9 boot.

Of course I know that one so morally deformed is no

ss to be pitied than a physical cripple; but in our pityg, let us drop a tear, too, for the men who are striving to rry on a great enterprise, whose working hours are not nited by the whistle, and whose hair is fast turning hite through the struggle to hold in line dowdy indifferice, slipshod imbecility, and the heartless ingratitude hich, but for their enterprise, would be both hungry and omeless.

Have I put the matter too strongly? Possibly I have; it when all the world has gone a-slumming I wish to eak a word of sympathy for the man who succeeds—e man who, against great odds, has directed the efforts others, and, having succeeded, finds there's nothing in—nothing but bare board and clothes.

I have carried a dinner-pail and worked for day's wages, d I have also been an employer of labor, and I know ere is something to be said on both sides. There is no cellence, per se, in poverty; rags are no recommendant; and all employers are not rapacious and high-handed, where than all poor men are virtuous.

My heart goes out to the man who does his work when e "boss" is away as well as when he is at home. And te man who, when given a letter for Garcia, quietly takes e missive, without asking any idiotic questions and the no lurking intention of chucking it into the nearest twer, or of doing aught else but deliver it, never gets aid off" nor has to go on a strike for higher wages. ivilization is one long anxious search for just such inviduals. Anything such a man asks shall be granted; is kind is so rare that no employer can afford to let him. He is wanted in every city, town, and village—in tery office, shop, store, and factory. The world cries it for such; he is needed, and needed badly—the man

no can carry a message to Garcia.

# THE COLLEGE MAN AND HIS JOB<sup>1</sup>

### CHARLES MANFRED THOMPSON

Mr. Charles Manfred Thompson (1877-), since 1919 dean of the College of Commerce and Business Administration in the University of Illinois, economist and historian, is well known as an educatory writer, and business counselor. His publications include "The Illinois College before 1846," "Elementary Economics," "The Industrial States, and "Readings in Economics." This essay, partially reprinted, suggests his interest in the welfare of college-trained men, after they enter their chosen professions. It illustrates, too, his unsparing year kindly, frank method of giving them "the facts in the case."

"Well! Where do we go from here?"

This worn-out expression voiced by a college graduater as he hurried from the Commencement exercises last June reflected the feeling of many of his classmates who have spent three hours impatiently waiting for the "show" to come to an end. The spokesman was an engineer, and with him were three of his closest friends.

"What are we going to do now?" he continued. "I have done my level best for four years to learn about stresses and strains, and to do in as creditable a manner as possible everything imposed on me by the profs. All the while I have dreamed of performing great exploits in the engineering field. What it was about I never took the trouble to inquire. Now I am through, done, ready for the grand leap. But where do we go from here?" The four fell to discussing the next step. Not one had any very definite idea of the future, but all possessed more or less faith in the outcome, and all spoke of the various prizes in their respective fields.

Being a discreet college professor of some experience, II

<sup>&</sup>lt;sup>1</sup> By permission of the author.

iled inwardly and turned away in order not to appear be listening in. One of them, however, spied me, and mediately the little group gathered around to say goodand tell in a manner suggesting duty how much they d enjoyed my acquaintance during their four years in lege. According to custom, I asked the men singly and a group what they expected to do, how they expected edo it, and where they expected to begin. All answered e first two questions with some degree of satisfaction, t I could see doubt and hesitation, and even evasion to last one. One had a hazy notion that he would have to ve an apprenticeship in a drafting room, another spoke getting farm experience as an honest-to-goodness dirt rmer, still another had an opportunity to make a coniction with a large exporting firm, while the fourth, who d finished a general course in Arts and Sciences, was t just sure where he would begin. Not wishing to push matter to the point of officiousness, I shook hands th the four, gave them the traditional academic blessand walked away.

Three months later the alumni of the institution began fiting back for one reason or another, but more especially the annual homecoming celebration designed as a testone for holding the interest of former students. The interest of former students are in November two of the young men I had questioned be June before dropped into my office, ostensibly to say tello," but actually to inquire about available openings. Thowed considerable surprise at their desire to change the pipeling of the interest of the property of the interest of the int

se he was justified in looking for a new place.

'I have spent four months doing what I could have ne really better five years ago," said the engineer. The boss placed me and a lot of other young college men ongside men of my own age who had never been to colte; and you ought to have seen how they put it over us in the matter of details. One fellow who had not ever finished high school seemed to know more about the business than any of the younger college men in the plan. He laid out our work, consulted with the boss about disigns, and actually went so far as to suggest changes in or drawings. I have stood the situation as long as I can, want responsibility. I want to show them what I can die They ought to give me a chance to use my college training."

Knowing little about engineering, I turned the conversation toward business and asked the Commerce gradual why he desired to make a change almost before he has

begun.

"My experience is like Joe's," he answered. "I wer into the foreign-trade game with a good knowledge of con ditions abroad, with some understanding of tariffs an international relations, and with an honest ambition to fin a real place in my chosen field. What do you suppose the did? They placed me in the shipping room along with. lot of youngsters scarcely above high-school age. There have spent the past four months boxing goods for ship ment abroad, stenciling addresses on the boxes, and making out bills of lading. Anybody could do that. Not one have I been consulted about the people to whom we are shipping our goods, about their customs and manners, about their own industrial life. I mentioned to the boo once or twice that I had knowledge of these affairs, an he told me rather bluntly that it would keep for a lat: day. He said also, when I hinted for a raise, that I was not yet earning what he was paying me."

At this point I stopped what I was sure would end abuse of his employer, an old friend of mine. "What the relation between the packing room in New Orleans are

a branch office in Rio?" I asked him.

"There is no such relation," he snapped out. "A macould work forever in a shipping room and not be competent to manage a branch house."

"Could he manage a branch house successfully withou

nowing something about the home shipping room?" I etorted.

"Of course not," he came back, "but I don't see where

by four years of college comes in."

Despite all I could say, my two young friends departed ith the feeling that they had been cheated out of the bur years they had spent in college. For some reason the aterview caused my mind to recur to the years I had pent as a college teacher and to the great variety of ethods employed by graduates to make business conneccons. I recalled how J. Henry Jones, the best-dressed man n college, had failed at selling bonds, and how later he ad gone out to the interior of China in the employ of the tandard Oil Company, where he won marked success: row George (Bud) Watson, the first man in the school to hake Walter Camp's all American eleven, had finally raduated into the house-heating business; and how Pety teed, who had never been known to have a single idea of is own while in college, had become a successful city chool superintendent in the Middle West. These and nany more passed in review until I fell to speculating on ne advantages of a college education, how and where nese advantages begin to make themselves felt, and how ng they continue.

The more I thought over the matter, the more I became privinced that the typical college man fails to see his job sclearly as he would if he took a better attitude toward

I felt sure also that this attitude is not the result of my formal instruction received in college, but rather the esult of a widespread feeling among parents that a college clucation leads directly to the top of the ladder by some mysterious short cut in which the rungs have been repoved.

Our typical college graduate approaches his first job lith a false notion of his own importance. Eight years of igh-school and college training have combined to warp his adgment, and, in too many cases, to make him "soft." he has been told to hitch his wagon to a star, but he had not in most cases been advised to use a long, stout rope in making the hitch. The result is that even long before he is graduated from college his wagon is off the earth floating about somewhere in space and entirely useless at a wagon. No right thinking high-school teacher or college, professor would have his students hitch their wagons anywhere else, but it will be a glorious day in secondary and higher education when the hitch can be made so as to keep the four wheels on the ground where they can function properly.

A man going forth from college is much like a gold mines of the '50's rushing to a new strike. Both know, if they know anything at all, that a few will succeed in a big ways while the rest will do only moderately well, if indeed they do not fail altogether. Each is drawn on by the lure of a capital prize; and in spite of his better judgment each is inclined to shut his eyes to the probability of only ordinary success after a lifetime of toil and labor. Gold mining needs prizes to draw diggers; large successes in business are necessary to bring out the best in college men. In no case, however, may the larger chance of ordinary accomplishment be disregarded; and certainly the toil and labor that stand as a hereion with the stand of the st

that stand as a barrier may not be minimized.

If a man about to be graduated from college would take the trouble to investigate the salaries of college-trained middle-aged men, many of whom are as old as his father he would be surprised, if not dumfounded, to find that large numbers are getting less than he is sure he will get by the time he is twenty-five or thirty. Only yesterday I react of a large concern that replaced its five-thousand-dollar-ayear comptroller with his assistant at a salary of twenty-seven hundred dollars. Many a blooming accountant yet three months from his bachelor's degree, and no one knows how far from his certified public accountant's degree speaks of an immediate salary in excess of twenty-seven hundred dollars. When pinned down he talks glibly of so-and-so who makes a hundred thousand dollars a year as a public accountant, while, in fact, whatever So-and-so's

income may be, it comes largely from his ability to organize accountants and to win business for his firm. I have used the accountant merely for purposes of illustration. The same can be said of prospective bankers, salesmen, manufacturers, teachers, and railway executives.

The attitude of the young graduate toward his job was brought home to me a few days ago while attending a schoolmasters' club in the Middle West. A well-known tity superintendent, in airing his troubles about getting teachers for the coming year, made the remark that the cheapest graduate from a neighboring normal school asked more for her services than he was paying his highestbriced teacher of corresponding grade. Another superintendent asked him why he did not try to get graduates from the same normal school who had been out four or five years, declaring it to be his opinion, gained from long experience, that teachers five years out of a normal school can be had cheaper than those about to be graduated. My own experience confirms this opinion in so far as it clates to college men. Daily I receive letters from former graduates asking about positions; and almost without exception the salary mentioned, when salary is mentioned at all, is less than they had hoped to get at the time of traduation.

Graduates from colleges of engineering, agriculture, and commerce usually look askance at any and all proposals that point toward college teaching as a career. Most of them advance the argument that they could never be content to sit in the cool of the academic shades popularly supposed to surround the college life. Their real reason, I am forced to believe, is not the absence of sunshine, but the absence of a capital money prize to draw them on. They regard the salary of a college president as a mere bittance compared with the salary of the president of a creat bank; they fail utterly to make comparisons down the scale where teaching would suffer less and minor industrial positions more. Fortunately for the teaching profession in technical and semi-technical lines, the present

industrial depression is driving scores of high-grade graduates of five and ten years ago into college work. They are coming with a much riper experience than they could possibly have gained in the classroom; and what makes the situation tolerable, many of them have revised their earlier ideas of success and salary.

Two years ago, a successful Boston business man spoke to a group of three hundred college seniors, in Commerce, who were preparing themselves for various careers in business. He went into detail regarding the conduct of his business, telling how the college graduate went from school into his stock room at fourteen dollars a week as a beginning wage, and how he might expect to advance step by step until at the end of five or six years he could hope to reach a salary of from three to four thousand dollars a year. The mention of fourteen dollars a week produced smiles all around; but when he explained how the time clock had to be punched every morning at seven during the first year, and how overtime was regarded in his business as an opportunity for securing extra training and not as something to be avoided, the smiles changed to looks of contempt. Even the mention of three or four thousand dollars failed to create enthusiasm.

Another speaker before the same group told his hearers frankly that the college man might expect to fail as long as he kept his eyes glued on the top rung and refused to see the intervening ones. He gave it as his candid opinion that the notion which many college men have concerning success is foolish and often detrimental to their advancement. His most revolutionary statement—revolutionary to the students, but not to the faculty—was that a college man could very easily find reasons for rejoicing if at forty years of age he had won success in business, a home partially paid for, and a little family to keep him going straight. Here again the students scouted the accuracy of the statement of a man who had seen all sides of business life. One of them said to me afterward that if at the age of thirty he had not accomplished more than the speaker

ad outlined, he would consider himself a failure. I adnired the youngster's enthusiasm, but in the light of my wn experience and of the experience of mankind I knew

hat the odds were against him.

If I were advising the college men of America I would av to them that success comes only with hard work and ttention to details, and that any man who attempts to cut he corners is likely to find that he has started on a long and dangerous trip. I would say also that modesty ought o be a college man's stock in trade; that he must be able o work a year in the business he has chosen without saving once that he is a college graduate; and that if he must advertise the fact in order to hold his own he deserves to ail. His concern cares little for what he is during these preliminary years; it cares everything for what he does. If he can not stand up to the exactions of his job he ought, out of common decency, to seek another; and inally he must not forget that large responsibilities are constantly seeking men who know how to take care of small ones.

The trouble with most college men is that they are impatient of success and as a result they are likely to overook the necessity of getting started right by doing a great nany things any bright high-school boy can do. Sooner or later they must make just such a start if they are to escape mediocrity, and the sooner they start the better for all concerned. A year ago a bright young chap that gave promise of becoming a first-rate newspaper man went forth to win a place in his chosen field. His first experiences were with sizes and styles of types, with proof-reading, and with the solicitation of classified advertising. At once he found himself at a disadvantage compared to the printer's devil. He ought to have had good sense enough to know that it was his job to learn these minor details so as to be able to advance to a more responsible position, and that without them he could not hope to undertake anything better. He did not grasp the point, however, and at the end of two months he quit. A little later he came into my office thoroughly disgusted with the world in general,

but more particularly with his college education.

"I found myself unable to compete with the young fellows who had grown up with the business," he told me. "They seem to know all about the little details of the office. If I were running the university here I would put in courses designed to teach everything about the newspaper business from knowing the latest type to managing the front office. Then a college education would be of some value to a fellow in newspaper work. As it is we go out with a lot of knowledge about the fundamentals of the business, but nothing about the details." When questioned about the comparative value of college training and actual experience in the upper stretches of business he admitted that the former might be the better, though he was not just sure how much better it might be.

For more than an hour I argued with him, pointing out how this and that course bore directly on the work he had taken up. I explained in detail how a knowledge of finance, history, government, business law, accounting, and various other subjects would eventually prove beneficial in a variety of ways, and how the man who reaches the top must be familiar with their laws and principles. Each one he met with the statement that so far as his experience had gone he had found little or no use for the things he had

learned in his four years at college.

This attitude is the attitude very generally taken by college men. They desire to look on a college education as something final and conclusive, designed to meet immediate needs without further effort on their part. Too often they expect a four years' training to carry them through life. In this expectation they must necessarily be disappointed. Higher education and technical training are cumulative and progressive; and no curriculum, however enriched, can take the place of actual contact with realities. No one can have his cake and eat it. If a young man elects to spend four years in college he ought in common honesty to face the fact that the practical skill he might

btain in these four years must be acquired, if acquired at ll, after graduation. Otherwise he must expect to go

hrough life heavily handicapped.

To attempt to evaluate a college education is difficult nough for a man forty years out, and for a youngster, tuite impossible. Neither can say what might have been is career had he never attended college; and certainly no me else has the insight to form any such judgment for tim. When a man just out of college complains of his bllege training he ought to be reminded of the important act that he will be judged not by what he does during the text five years, but rather by what he is doing twenty-five ears hence. Much of the complaint to be heard on all tands that a college education is a waste of time and noney would disappear if the men themselves, as well as heir employers, could visualize long-time effects and cease bolook for immediate results.

All of this leads me to say that the right kind of college ducation—the one that makes for hard work, for attenon to fundamentals, and for a desire to get to the bottom f a subject—ought not to be expected to become really ffective immediately on graduation. If it did it would be kely to fail to carry very far beyond, unless, indeed, its cossessor had the courage and determination to acquire ne fundamentals of his business as he went along. nere knowledge how to do a thing must always remain rehind the why of it; and any man who goes to college with the mere idea of learning how to sharpen his tools nay naturally expect to remain a tool sharpener through fe. What he ought to see is that the leaders of thought ind industry are tool makers. A college education is deagned to train tool makers, and if it falls short of this ideal fails in its fundamental purpose.

Here, then, is the crux of the situation. The college man nay expect during his first years out of college to spend nany weary hours in grasping details; and in following a bell-established routine. In so doing he is a tool sharpner. Sooner or later he will come to his first task for which no tools are provided. This is his opportunity too show what he can do by approaching the task from every angle, to study its relation to other tasks, and to weight carefully all available methods of attack. Here is the reall test of the value of a college education, a real basis of comparison between knowing the how and the why of the how.

The chief complaint against the college man is that her is too ambitious for rapid promotion. There is just cause; for the complaint, but any college administrator of experience knows that few students about to go from college; have the kind of ambition that takes in anything more; than personal success.

. . . . . . . . . . . .

Only last summer I advised a near graduate to accept a position in a Chicago bank, which I had been assured gave opportunity for growth and development. He flatly declined to consider the proposal, saying at the same time that he wanted a position as a bond salesman. I pointed out to him certain relations between these two types of business and pressed him for reasons why, for once in his life, he should exercise such a nice discrimination. After hesitation he confided to me that he had just returned from a visit to a "job specialist," who had carefully examined his head, and advised him strongly to go into the bond selling game and nothing else. Incidentally, I learned that he paid a fee of fifty dollars.

Personally I have no knowledge which could lead me fairly to condemn or to commend such professional advisers. I do know, however, that a college man can do a great deal for himself in the matter of choosing a career; and I doubt if anyone else can do as much for him. The difficulty comes not in the college man's inability to analyze himself, but in his disinclination to do so. During the first three years of his college course he is too busy to give thought to anything more than general consideration of after-school affairs. The first half of his last year he

ses up in getting squared about for graduation. Then he "senior blues" attack him, and he becomes demoralzed and often incapable of forming a satisfactory udgment.

If, however, he can find time for self-analysis, he may easonably expect to profit from the exercise. First of all. e ought to lay himself open frankly and without fear. Then he ought to subject every strong point in his charcter, and every weak point, to the most searching invesigation. It might be beneficial to make a score chart imilar to those used in scoring prize hogs and cattle. Such plan has at least the advantage of picking out charcteristics and making them stand alone and unsupported. ometimes intimate friends, provided they are ultraonest, can be utilized, but this method is dangerous uness the self-examiner is prepared for the worst. With the ecision made to subject himself to a critical examination, he college man has taken the hardest and longest step. Je is then ready to choose standards and to compare himelf with them.

The logical beginning of such an examination is with what may be called personality. Five years ago a famous potball player came to me for advice concerning the kind f work he ought to take up after graduation. I had known im since his freshman days and had watched his development with keen interest. The most striking thing about im was his inability to make friends quickly. He apgroached strangers with great difficulty, and after meeting hem found it even more difficult to take his leave with my degree of grace or comfort. He talked of a traveling osition which some misguided admirer of his football skill ad promised to secure for him. Apparently he had no lea of his weakness for such work. Without saying much bout the selling idea, I advised him to get into manufacuring, where day after day he would work with the same eople. At first he refused to consider the suggestion, but ave way when I explained frankly but kindly that in my pinion he was not temperamentally fitted to do the work

he had in mind. During these five years he has advanced from one position to another in a well-known manufacturing line, until to-day he is regarded as the logical successor of the general manager, who expects to retire next year...

Another striking case came under my observation two years ago. A senior who had been the leader among mores than six thousand men decided to go into accounting work... So far as my knowledge went he had never sat still ann hour in his life. He was a natural-born promoter. If ever a man was cut out for selling oil stock it was he. In spites of advice to the contrary, he made connections as a junior accountant, and after vainly trying to adjust himself her took up life-insurance work and is making a success.

A college man should also give some attention to the size of the industry with which he desires to make connections. John Brown is eminently fitted to become a cog in the elaborate machinery of the United States Steell Corporation, while Frank Jones would find himself much happier and far more efficient in a smaller concern. Both men are equally well trained and both may expect similar incomes from their work. One would be happy as the second man in Rome, the other prefers to be the first in an Iberian village.

Speaking of villages leads to another point in self-analysis. Some college men look upon social life as an end in itself. They would consider it a privation to be deprived of the weekly show, the college alumni luncheon, and the presence of great crowds. Any suggestion to them that they locate in a small city or country community meets with no response. There are, on the other hand, college men who prefer less contact and more time for meditation; and usually they can be made to appreciate the importance of smaller places with their more intimates contacts and their lack of startling successes. To these three standards of measurements the college man can, with a little thought, add a great many more.

We may say, then, that the college man has a choice within limits of selecting the kind of work he feels himself

st fitted to do, the size of the plant suited to his parular ideas, and the place in which he expects to make a ginning; and if he does not exercise this choice to the st of his ability he is making a mistake and retarding own progress. If he makes such a choice, he is at least s likely than those who refuse to make the attempt to compelled to say as he marches forth with his diploma 'Commencement day, "Where do we go from here?"

### CAPITALIZING COURTESY 1

(Copyright, 1920, Frederick C. Kelly)

#### F. C. KELLY

In the following article Mr. F. C. Kelly (1882–) attempts to explain and define the part that courtesy has in business. It is easy; think of courtesy as a quality to be exercised with one's family arrived, something that gives personal satisfaction to oneself and dilight to others. Mr. Kelly places, in one division of this paper, a dollar and-cents value upon it, but he does not suggest that it can be purchased. If courtesy is of value as a characteristic of personality commercial life generally, of especial value does it become when or registers and extends his personality in a letter.

The man who wrote this discussion has since the age of fourteers been a writer: a reporter, a conductor of a column of semi-human in terest stories and of a column of sketches of prominent Washington people, and a contributor to magazines in general. What he says a courtesy in the commercial world carries with it the authority of experience of a practical man in a field of commercial life not too refined—an authority more acceptable to business than that of the

theorizer or mere observer.

As I strolled along Fifth Avenue, in New York, on afternoon, I remembered that I needed a collar—just

simple little soft turnover collar.

I caracoled into the nearest haberdashery and frankll told a young clerk what I had come for. He seized little box off a shelf and deftly drew a collar from a cuttlittle tissue-paper envelope, while quietly humming simple tune.

"That's the very latest thing," he sighed, at the same time significantly tapping with his index finger the collar that he himself wore. There was no denying that the two

collars were of the same identical pattern.

<sup>&</sup>lt;sup>1</sup>Reprinted from Business Profits and Human Nature, by permission of G. P. Putnam's Sons and of the author.

I was really rather captivated by the collar and inquired e price.

'Those are a dollar each," the young man replied, as he

opressed a yawn.

Now, as a matter of fact, I never pay one dollar for a dlar. So I freely admitted to the salesman that I was king merely a twenty-five-cent collar, and was unling to pay a dollar, even though the collar he had just towed me did, indeed, make him look very neat and tractive.

At the mere mention of the words twenty-five cents the

ork looked deeply vexed.

"Ah," said he, with a smile of mingled pity and amuseent, "we have no such collars as that. We don't touch em." And he made a deprecating gesture with his left ind, palm outward, as if the very thought of such a

lar was repellent to his sensitive nature.

"You won't find any cheap collars on Fifth Avenue," added, busying himself putting away his stock, as if the incident were closed. I gathered from what he said at I might just as well try to find the mythical pot of the latthe end of the rainbow, or try to solve the problem how to eat one's cake and have it. If that clerk should er find out that I did succeed in buying a first-rate, parable collar for twenty-five cents, only three or four fors away on Fifth Avenue, I imagine it would spoil his y.

In the second store I tried, the clerk told me they had soft collars for less than seventy-five cents, but instead seeming irritated that a customer should appear in

cest of a less expensive collar, he was apologetic.

"We have a great many customers who are heavily fested with money," he explained, in a friendly, condential tone, "and they think unless a thing is priced an absurd figure it can't be any account. You can it just as good a collar as any white man needs, for a less money."

You may think that this second clerk went almost too

far in taking the customer's point of view, but I content that he was an unusually efficient salesman—efficier because he was courteous. Just because he had the politioness to shift his mood to fit mine I was half tempted buy one of his costly collars, after all. If I ever show decide to pay more than a quarter for a collar, I have as idea I would rather squander my money with this secont clerk than with the first one. He applied the same run of courtesy that governs the dinner host who will not were evening dress if he thinks one of his guests will be less properly garbed. If one should place his guest at his ease a guest who merely comes to eat food, why should one not go even farther—looking at the thing from a purely buss ness viewpoint—to place at ease the man who enters one store for the purpose of spending his money?

Strange to say, genuine courtesy, taking it as a general proposition, is a comparatively new thing in business. It has been only a few years since business men stumbles upon the discovery that customers are more likely to return after a slap on the back than after a kick in the

stomach.

Take, for example, the railroads. The famous "publible damned!" policy governed railroads for a great many years, and a large ratio, if not a majority, of those railroad employees who dealt directly with the public were crusty lot. They were never told, or given the slightest incentive, to be otherwise. The consequence was that discourtesy has cost railroads in this country millions or dollars.

The woman who made an occasional railroad journey did not know the president of the road and had no way of ascertaining whether or not his personal policy was one of courtesy. Her only knowledge of railroad people was gained from her dealings with the ticket agent, conductors brakeman, or baggageman. When they failed to treat her politely she resented it and began to hate all railroad men including the higher officials and the stockholders. She taught her children to do likewise. When they grew up

and found an opportunity to give a wallop to a big raiload corporation they delighted in it.

It was years before the railroads realized what a vast innual sum of money they were paying for the discourtesy of their employees. When they did finally awaken, however, they had the good sense to start a campaign of ducation among the employees by means of straight divertising methods. They printed and distributed courtesy literature and carried on such a vigorous courtesy propaganda that the employees were gradually converted—just as they might have been won over, by the appeal of effective advertising, to a new kind of political viewpoint or to a different brand of suspenders. To-day the average ailroad employee is reasonably courteous.

The New York, New Haven & Hartford Railroad, but noted for its wrecks, and looked upon as the final word in disregard for public opinion, under a newer management made an elaborate campaign for gaining esteem. In one of the circulars distributed to its employees the company says, "Good service depends upon good will given and good will received." In another is an order that "Employees must not enter into any dispute with passengers, no matter what provocation may be given."

The Père Marquette road tells its employees: "In many ases the local agent of the company is the sole representative in the town where he is located. The estimate put on this man by his fellow-citizens must be the measure of the company's popularity or unpopularity."

Not so long ago an employee of a Southern railroad inlulted a colored woman at the Union Station in Memphis. She was only a poor woman, but the jury took the view that she had feelings, and had suffered enough humiliation to warrant taking balm of three thousand dollars from the ailroad. No such verdict would have been awarded, however, if the members of the jury, too, had not at some time mad experiences which made them more or less resentful toward railroads in general.

No one knows how long the enactment of provisions for

a parcel post in this country might have been delayed—to the great advantage of the express companies—except for the fact that the express companies had for years exhibited a gross indifference to the rules of business courtesy. Anybody who ever lost an express package in the old days and suffered the well-nigh interminable delays incident to getting proper redress can readily testify to this. Thus express companies themselves forced the demand for a parcel post.

I used to notice this. If you went into the average express office, wrapped up a book for shipment right before the eyes of the employee—so that he must have known the article was a book, and not canned goods or some other commodity—and asked for a rate, he would give you the rate on ordinary merchandise, which in most cases was higher than the book rate. If you then asked, "Is that the book rate?" he would say, "Oh, you want the book rate?"

DOOK rate

Unless you knew to ask definitely for the book rate you might pay a higher charge for shipment, even though the clerk knew it was a book you were sending and that you were entitled to the special rate provided for such articles.

Obviously there is no limit to the harm that may be done by even so slight a discourtesy as mere inattention on the part of an employee. I heard an angry woman notifying the floor-walker in a big department store that she had waited three or four minutes to be served, and a girl, though not busy, had failed to notice her.

The floor-walker was unable to pacify the customer, and she never went to that store again. Before that her trade

I know of a department store that is believed to be financially on the ragged edge, though it was once about the most prosperous institution of its kind in the city where it is located. And I believe I could put my finger right on the main contributing cause of its loss of popularity. It has just as good a line of merchandise as could be found anywhere, and the prices are reasonable. But

f you buy a rug, a chair, or an alarm clock at the store, and, after taking it home, decide that you wish to exchange t, you will meet an atmosphere of deep gloom on the part of those store employees who participate in the transaction. Mr. So-and-so has to go and see Mr. Somebody-else perfore the charge for the returned goods is taken off the books. Everybody examines the goods very critically, as if to say, "I don't know about this."

The customer says to himself, "I hope I don't have to

go through all this monkey-business soon again."

Other big stores in the same city are just as careful about making sure that things returned are in good condition, but they do it in a hail-fellow, offhand way that makes the customer feel as if he is causing nobody any trouble whatsoever.

Years ago the big telephone companies replaced the unconventional "Hello!" of the central operator with the more polite phrase, "Number, please." More recently they discovered that the word "please," repeated several imillion times a year, delayed messages and really cost a flot of money, so operators now inquire merely, "Number?" But they are under rigid instructions to say the word with a rising inflection on the second syllable, which gives a scheerful, chipper sound to the inquiry, whereas the word with a falling inflection at the last makes it sound as if the operator is somewhat bored with her job, if not actually dissatisfied with the world conditions generally. Moreover, the big telephone companies, in hiring a girl, do not consider the beauty of her face or figure, as most of us would if engaging a stenographer, but insist that she must have a pretty voice.

A big retail concern with more than one thousand stores over the country insists upon its salesmen acknowledging every purchase, no matter how small, with a "Thank you. Come again," or something like that. No matter what a customer does this company insists that he must not be insulted. He must never leave one of their stores with the slightest feeling of resentfulness, even though he himself

may have been at fault. For example, salesmen have special instructions in case of receiving counterfeit money. If a customer presents a lead quarter the salesman must not chide him for doing so, but must offer sympathy, telling him that there is a lot of counterfeit money in circulation lately and that he evidently has been imposed upon by somebody. The theory is that it is better to let a guilty counterfeiter escape than to take a chance on making an enemy of an innocent customer.

It is doubtful if any line of business offers so many opportunities for turning courtesy to profit as the hotel business. One of the first men to realize this fact and apply it on a big scale was the late George C. Boldt. At his death Boldt was regarded as the greatest hotel man of his time, and he believed that by far the greatest single factor in his success had been his policy of never-failing courtesy.

"Courtesy is the cheapest thing in the world if you provide it yourself," Boldt used to say, "but it is the most

expensive thing if you try to buy it."

Boldt entered the hotel business as a bus-boy and later on was manager of a little hotel in Philadelphia called the Bellevue. A number of New York people got into the habit of going to that hotel occasionally when they wished to obtain quiet and rest. One of these New York customers wrote a letter to Boldt one day, somewhat as follows:

My wife is in an extremely nervous condition and must get away at once from everything suggestive of her household cares. She doesn't want to go anywhere but to your hotel, and will have nothing but the room she has occupied heretofore. That will not give her the change of scene that she needs, but I guess it will have to do. We arrive tomorrow afternoon.

When they arrived, the guests found that Boldt had done a lot to that room in twenty-four hours. It was repapered and repainted, had new chandeliers, new carpet, and different furniture. Everything about the room that it was possible to change had been changed—all within

ne day. Such transactions as that gradually gave Boldt reputation as one who would go a long way to accompodate a guest. The story has been told that one night, then all the hotels in Philadelphia were crowded and it as almost impossible to obtain a room, a man and his vife drove up to Boldt's hotel and asked, in a tone of depair, if he could not give them a place to sleep.

"Yes," Boldt told them, "you can take my room-

hat's all I have."

The next morning, according to the story, the guest told Boldt that a manager with his sense of courtesy would be a assured success in a much larger hotel.

"And," added the guest, "I'm willing to provide you

ith the hotel."

That same guest later invested many millions of dollars h hotels under Boldt's direction—for the guest was Wilson Waldorf Astor.

Boldt's strict rule, that the guest is always right, is the ule in most good hotels to-day. For example, let us suppost a guest tastes an order of fish and tells the waiter is isn't good. The waiter is absolutely certain the fish is eally all right, but under no circumstances must be ask, What is wrong with it?"

He must whisk it away and inquire, "What shall I bring

ou in place of it, sir?"

Boldt had brought to his desk each day a list of all guests who were ill. If the illness was of any consequence—rough to keep the guest bed-fast for more than a day—Boldt was quite likely to go to the room and make per-onal inquiry about the guest's progress toward recovery. It it was a woman he usually sent a bouquet of flowers.

I once heard Boldt talking to a middle-aged woman who ad been at his hotel before and with whom he had a light personal acquaintance. He inquired how she liked

er room.

"All right," she told him, "but I've never got a room with such a comfortable chair as a little rocker I had the last time I was here—about a year ago."

Within thirty minutes Boldt had found what room the woman occupied on her previous visit, what furnitures was in it, and had placed the same little rocking-chair at

her disposal.

In one of the first-class small hotels in New York, where the trade is of a less transient nature than at most of the larger places, all bell-boys, elevator-boys, and the head waiter are required to know each guest by name, if the guest remains longer than a day. It is a small courtesy, but extremely flattering to the guest. He feels as if he must be a person of no inconsiderable importance. At another hotel, scarcely a block away, if you order breakfast sent to your room, there will invariably be no water on the tray. When you ask for water it is brought, not by the waiter who carried in the breakfast, but by a bell-boy. Hence you must tip the waiter and also the bell-boy. It is an arrangement among the employees which the management seems to wink at, and which comprises a discourtesy to which guests are not entitled.

As an example of the difference in hotels, I must cited the experience of William L. Ross, a bond man, of Chicago... Within the same month Ross made two trips to New York... He went to two different hotels, each having the same scales of prices, equal quality of food, and, to all appearances, one just as good as the other. While at the first hotel Ross received a call from a man with whom he had important business. He was in his room at the time, but in some way the telephone operator failed to call the right number, reported that there was no answer, and Ross failed to see his man—with the result that he nearly missed

making a deal involving thousands of dollars.

On the next trip he went to the other hotel. The clerks there had never seen him before and did not know his line of business. Not long after his arrival a number of telegrams came for him, and five or six letters. The hours went by and Ross did not come in to claim his telegrams. It occurred to the clerk—a super-clerk he must have been—that Ross should see those telegrams. They might be of

e utmost importance. The letter-heads on two or three velopes indicated that Ross must be engaged in the bond usiness, so the clerk put in telephone calls of inquiry at trious places in the financial district on the chance of geting track of Ross. And it so happened that he found him. Ross has never got over being impressed with that, and, he is a rather gifted talker, it would be difficult to estitate how much good he has done that hotel through concernational advertising. It was a striking example of courtous efficiency and efficient courtesy.

On the other hand, I recall an experience at a hotel in oledo. One morning, while a guest there, I asked the brter to find out if a certain train I wished to take was time. The porter called up somebody and told me the rain was two hours late, so I laid plans accordingly and led away an hour listening to the conversation of a newsaper man named Patterson. Then I went back to the otel, asked again about the train, and the porter told me had gone—gone out only five minutes late. I went at nce to the manager's office in a high state of vexation. e smilingly explained to me that they often got train ports from irresponsible persons at the station, but as e hotel made no charge for giving out the information oing it simply for accommodation—they could not be sponsible for errors, and he went ahead opening his mail. far as he was concerned the incident was closed. He It conscience-clear in the matter and was perfectly willg to dismiss the affair with a wave of the hand.

I submit that this man, because of his lack of imagination, will never be a really successful hotel manager. He would have seen at once that nothing would so irritate a prest as getting information from a hotel that would lead his missing a train and perhaps losing a day's time. That sort of thing, if it happened often enough, would lake so many people disgruntled toward the hotel that it night go on the rocks.

Either a hotel management should spare no effort to take sure that such information is accurate and depend-

able or else it should refuse to give out any facts about trains at all, and thus avoid being a party to a thing which may so seriously discommode a guest. The hotex manager's weakness as an executive was proved not so much by the fact that faulty service occurred, as by the fact that he didn't immediately regard it as inexcusables

In contrast to the hotel man's attitude was that of a drug clerk I met only a day or two later. I went into the drug-store for the purpose of buying a postage stamp—just a modest little one-cent stamp. The clerk took my nickel, got four cents in change, and said, "Thank you," with as much genuine courtesy as if the sale had netted a thousand dollars' profit. Before leaving the store I got into conversation with the proprietor, and he explained to me that showing such courtesy over the sale of a stamp did not merely happen. It was part of their system.

"The only reason we sell stamps at all," said he, "is too accommodate those who come in here—to make them want to come again. So long as we are going to accommodate them, why not please them just as much as we can and make friends of them? It would be silly, wouldn'th it, to set out to accommodate somebody and do it so discourteously as to insult him? Yet I have seen drugstore clerks sell stamps in such sneering fashion that the buyer would be foolish ever to enter the store again."

In my native town is a grocer whose hobby it is to be accommodating. One afternoon a woman telephoned as hurry order for some articles that she wanted delivered immediately, as she was giving a party. She chanced too mention what trouble she was having trying to get some rich Jersey cream, which she greatly desired. The grocer did not sell cream, but he despatched his own automobile to a farm three or four miles away and got a quart of the best cream to be had in the country. In less than an hour he had delivered it to the gratified woman. The profit on it did not pay for the gasolene used in bringing it in, but he made not only a lifelong customer, but also an enthusiastic lifelong rooter. He had been doing that sort

of thing so long that the town is thick with women who, when they foregather, like to talk in excited tones about what a lovely person Henry Fetz is to deal with. Such alk is the best advertising he could buy. And it doesn't ost him much beyond a little quiet use of his thought

Various public-service corporations such as gas and electric light companies used to ignore complaints or else to the egard them in a "what are you going to do about it" tittude. To-day every such concern has at least one han on its staff who draws his salary because of his ability o control his temper and maintain a calm, unruffled poise in the face of insults. He goes to persons who make complaints or are mad at his company and attempts to

ducate them to the company's viewpoint.

pparatus.

This plan seems to discourage complaints for more easons than one. For example: I am obliged to live part of each year in an Eastern city where rates for electric light eem preposterously high. Just as a matter of form I used to write a letter about once a season telling the comany frankly what I thought of it and its light rates. every time I wrote such a letter the company sent to me. nore in sadness than anger, a young man with whom time eemed to be no object. He would sit in my office for an hdefinite period telling me at great length, in the most tourteous manner imaginable, why it was necessary for is concern to charge more than I thought reasonable. After three experiences of this sort I ceased to write letters f protest to the company. Their polite young man had onguered me. I did not wish to take a chance on having o hear his long story all over again. So I pay my light fills now with every outward appearance of cheerful esignation.

Another company I know of has a habit of asking when any one comes into the office with a complaint, "Would

rou like to see the general manager?"

It is surprising what a lot of people will then minimize heir complaint. The moment the company regards it

seriously—seriously enough to have it taken up, not by a subordinate, but by the general manager himself—the disgruntled customer has a tendency to feel that the complaint isn't so important, after all.

One does not have to look back many years to recall the days when letters directing attention to accounts overdue were sharp and to the point. To-day such letters

usually begin something like this:

"This account has doubtless escaped your attention"—and so on.

A big firm which employs a great many collectors makes it a practice to inquire of these collectors every day:

"How many new friends have you made for us?"—placing more importance on this than the number of

accounts squared up.

Even in the matter of the treatment accorded the caller who stays too long in one's private office the last few years have seen a great change. The old way was to begin to fumble with the papers on one's desk and look extremely bored, as a signal for the visitor to go.

Now the smart business man who knows the value of making friends of everybody and offending no one presses an invisible button for a stenographer or clerk who comes

to the door and says:

"I beg your pardon, Mr. Van Doe, but are you forgetting

that committee meeting at ten o'clock?"

The visitor then goes away with the feeling that he would have been welcome to tarry a great deal longer except for unforeseen circumstances beyond the other man's control.

So it goes. It probably is not overstating to say that the time is coming when practically every business representative in the land will extend courteous treatment—with the possible exception of ticket-sellers in the theater box-offices. They, for some reason, seem reluctant to fall into line. Go into almost any theater where the attraction is a big hit and the house is selling out at each performance

nd note the irritating air of cockiness with which the man

The box-office man has not yet learned that it is human ature to resent stereotyped phrases. Let a woman go p to a box-office and inquire if there are any seats left or one dollar and a half, and instead of saying, simply, No," and looking her in the face when he says it, or, No, nothing under two dollars," he replied, importantly, hile busying himself with a hang-nail, "Two dollars hd two and a half."

The distinction is slight, of course, but it is the ability prive the delicate shadings just right that makes the rest.

# SOME MEN LOSE FIVE MINUTES EARLY IN LIFE AND NEVER FIND IT AFTERWARD <sup>1</sup>

## BRUCE BARTON

The style of this little essay, as well as that of "A Few Kind Words for Business" (pp. 76-78), deserves the careful attention of the student interested in reaching people through letters, articles, or advertisements.

I LIKE to reach the station a few minutes early in the afternoon and watch the commuters running for the trains. I have been watching them now for almost two years, and I know a lot of them by sight.

There are the ladies and old men, infrequent visitors to the city, unused to business, who arrive long before train-

time.

There are the regular business men, who arrive one minute ahead.

And—just as the gate is about to slam—there come piling across the station, breathless, coattails flying, the members of the Just a Little Late Club.

I used to sympathize with them at first, supposing them to be unfortunates who had missed a car or lost their watches.

But after almost two years of watching I know different. The membership of the Just a Little Late Club does not change appreciably from day to day. Night after night it is the very same crowd of men who have to run the last few blocks for the train.

Membership in the Just a Little Late Club is not a misfortune; it is a habit, and one of the most exasperating habits in the world.

<sup>&</sup>lt;sup>1</sup> Reprinted from More Power to You, by permission of The Century Co.

Napoleon said, "I beat the Austrians because they did know the value of five minutes."

He beat the Austrians, but he did not exterminate them. pusands of their descendants and relatives still wave—

1 with no appreciation of the value of time; still a sance in the business world.

There should be some way of marking them. They uld be compelled to wear a button or a distinctive form of some sort, so that the man who makes an bointment with one of them might be protected against ling the appointment too seriously.

Never be on time," said Mark Twain. "You waste much time waiting for the other fellow."

Ie had in mind the enormous membership of the Just a tle Late Club.

was lunching the other day in a hotel with a man who much more money than I have, and a man passed us b has much more than both of us together.

de is a captain of other people's industry as well as of rown. He began work twenty years ago as an officer, and to-day heads one of the great manufacturing

cerns of his city.

A wonderful fellow," said my friend, pointing to i. "Last year I had a long series of negotiations h him about the formation of a new company. It is necessary for us to meet practically every day for rely three months. In all that time he was never but twice, and then only for a few minutes, and the time he sent word to me from his office telling me to the would be late."

I. P. Morgan figured that every hour of his time was orth a thousand dollars, and he had no patience with men no were late for appointments, or who, when they came usee him, did not give him his money's worth in ex-

inge for the time they took.

It is not necessary for me to live," said Pompey, "but s necessary that I be at a certain point at a certain le."

And Lord Nelson said, "I owe all my success in life having been a quarter of an hour before my time."

I hold up the record of these famous men, in the fair

hope that it may do some good.

And yet, the hope is very faint. The habit of unpromp

ness is so very tenacious, so difficult to break.

If I am fortunate enough to be inside when the pears gates are closed on the Judgment Day, I shall know what to expect.

Five minutes later there will be a terrific battering on the

gates. St. Peter may be surprised, but I shall not be.

When the gates swing open again, there they will besome of the most lovable and exasperating people who evolved—the members of the Just a Little Late Clubpanting, apologetic, explanatory to the last.

## NCIDENTS IN THE LIFE OF EDWARD BOK 1

## EDWARD BOK

es at the age of six, and was trained in the Brooklyn public cols. With little formal education, he became editor of the "Ladies the Journal" in 1889, and in the thirty years during which he occupte position, he established himself as one of the most successful ors in the history of American journalism. In 1920 appeared his e Americanization of Edward Bok," an immensely popular such which reveals frankly and vividly his unusual qualities. The exts that follow show how the resourcefulness, daring, and judgment soung Edward Bok made him from the beginning a person marked fluccess.

Comparing the state of the stat

Ie was thinking along this line in a restaurant when a in sitting opposite him opened a box of cigarettes and ling a picture out of it threw it on the floor. Edward red it up, thinking it might be a "prospect" for his coltion of autograph letters. It was the picture of a well-

teprinted from The Americanization of Edward Bok, by permission tharles Scribner's Sons.

actress. He then recalled an advertisement announcing that this particular brand of cigarettes con tained, in each package, a lithographed portrait of som famous actor or actress, and that if the purchaser would collect these he would, in the end, have a valuable album the greatest actors and actresses of the day. Edwar turned the picture over, only to find a blank reverse sid "All very well," he thought, "but what does a purchase have after all, in the end, but a lot of pictures? Why dom they use the back of each picture and tell what each dida little biography? Then it would be worth keepings With his passion for self-education, the idea appealed ver strongly to him; and believing firmly that there we others possessed of the same thirst, he set out the nex day, in his luncheon hour, to find out who made the picture.

At the office of the cigarette company he learned that the making of the pictures was in the hands of the Knap Lithographic Company. The following luncheon how Edward sought the offices of the company, and explained his idea to Mr. Joseph F. Knapp, now the president of the American Lithograph Company.

"I'll give you ten dollars apiece if you will write me one-hundred word biography of one hundred famous Americans," was Mr. Knapp's instant reply. "Send me a list and group them, as, for instance, Presidents and Vice

presidents, famous soldiers, actors, authors, etc."

"And thus," said Mr. Knapp, as he tells the tale to-day.
"I gave Edward Bok his first literary commission and started him off on his literary career."

And it is true.

But Edward soon found the lithograph company calling for "copy," and, write as he might, he could not supply the biographies fast enough. He, at last, completed the first hundred, and so instantaneous was their success that Mr. Knapp called for a second hundred, and then for third. Finding that one hand was not equal to the task Edward offered his brother five dollars for each biography.

e made the same offer to one or two journalists whom he new and whose accuracy he could trust; and he was peedily convinced that merely to edit biographies written y others, at one-half the price paid to him, was more profitable than to write himself.

So with five journalists working at top speed to supply he hungry lithograph presses, Mr. Knapp was likewise esponsible for Edward Bok's first adventure as an editor. t was commercial, if you will, but it was a commercial diting that had a distinct educational value to a large bublic.

The important point is that Edward Bok was being led nore and more to writing and to editorship.

One evening when Edward was attending a theatrical performance he noticed the restlessness of the women in the audience between the acts. In those days it was, even more than at present, the custom for the men to go out between the acts, leaving the women alone. Edward booked at the program in his hands. It was a large eleventy-nine sheet, four pages, badly printed, with nothing in the save the cast, a few advertisements, and an announcement of some coming attraction. The boy mechanically solded the program, turned it long side up, and wondered whether a program of this smaller size, easier to handle, with an attractive cover and some reading matter, would lot be profitable.

When he reached home he made up an eight-page dummy," pasted an attractive picture on the cover, hadicated the material to go inside, and the next morning howed it to the manager of the theater. The program is issued was an item of considerable expense to the management; Edward offered to supply his new program without cost, provided he was given the exclusive right, and the manager at once accepted the offer. Edward then ought a friend, Frederic L. Colver, who had a larger experience in publishing and advertising, with whom he

formed a partnership. Deciding that immediately upon the issuance of their first program the idea was likely to be taken up by the other theaters, Edward proceeded to secure the exclusive rights to them all. The two young publishers solicited their advertisements on the way to and from business mornings and evenings, and shortly the first smaller-sized theater program, now in use in all theaters, appeared. The venture was successful from the start, returning a comfortable profit each week. Such advertisements as they could not secure for cash they accepted in trade; and this latter arrangement assisted materially in maintaining the households of the two publishers.

\* \* \* \* \* \* \* \* \* \* \*

The control of the Western Union Telegraph Company had now passed into the hands of Jay Gould and his companions, and in the many legal matters arising therefrom Edward saw much, in his office, of "the little wizard of Wall Street." One day the financier had to dictate a contract and, coming into Mr. Carey's office, decided to dictate it then and there. An hour afterward Edward delivered the copy of the contract to Mr. Gould, and the financier was so struck by its accuracy and by the legibility of the handwriting that afterward he almost daily "happened in" to dictate to Mr. Carey's stenographer. Mr. Gould's private stenogapher was in his own office on lower Broadway, but on his way downtown in the morning Mr. Gould invariably stopped at the Western Union Building, at 195 Broadway, and the habit resulted in the installation of a private office there. He borrowed Edward to do his stenography. The boy found himself taking not only letters from Mr. Gould's dictation, but, what interested him particularly, the financier's orders to buy and sell stock.

Edward watched the effects on the stock market of these little notes which he wrote out and then shot through a pneumatic tube to Mr. Gould's brokers. Naturally, the results enthralled the boy, and he told Mr. Carey about his liscoveries. This, in turn, interested Mr. Carey; Mr. Gould's dictations were frequently given in Mr. Carey's wn office, where, as his desk was not ten feet from that of its stenographer, the attorney heard them, and began to

buy and sell according to the magnate's decisions.

Edward had now become tremendously interested in the stock game which he saw constantly played by the creat financier; and having a little money saved up, he concluded that he would follow in the wake of Mr. Gould's trders. One day, he naïvely mentioned his desire to Mr. Gould, when the financier seemed in a particularly favorable frame of mind; but Edward did not succeed in drawing the advice he hoped for. "At least," reasoned Edward, the knew of my intention; and if he considered it a violation of confidence he would have said as much."

Construing the financier's silence to mean at least not prohibition, Edward went to his Sunday-school teacher, who was a member of a Wall Street brokerage firm, laid the facts before him, and asked him if he would buy for tim some Western Union stock. Edward explained, however, that somehow he did not like the gambling idea of tuying "on margin," and preferred to purchase the stock tutright. He was shown that this would mean smaller trofits; but the boy had in mind the loss of his father's brune, brought about largely by "stock margins," and he id not intend to follow that example. So, prudently, nder the brokerage of his Sunday-school teacher, and uided by the tips of no less a man than the controlling actor of stock-market finance, Edward Bok took his first lunge in Wall Street!

Of course the boy's buying and selling tallied precisely with the rise and fall of Western Union stock. It could carcely have been otherwise. Jay Gould had the cards ll in his hands; and as he bought and sold, so Edward cought and sold. The trouble was, the combination did tot end there, as Edward might have foreseen had he been lder and thus wiser. For as Edward bought and sold, by did his Sunday-school teacher, and all his customers who

had seen the wonderful acumen of their broker in choosing: exactly the right time to buy and sell Western Union. But Edward did not know this.

One day a rumor became current on the Street that an agreement had been reached by the Western Union Company and its bitter rival, the American Union Telegraph. Company, whereby the former was to absorb the latter. Naturally, the report affected Western Union stock. But Mr. Gould denied it in toto; said the report was not true. no such consolidation was in view or had even been considered. Down tumbled the stock, of course.

But it so happened that Edward knew the rumor was true, because Mr. Gould, some time before, had personally given him the contract of consolidation to copy. The next day a rumor to the effect that the American Union was to absorb the Western Union appeared on the first page of every New York newspaper. Edward knew exactly whence this rumor emanated. He had heard it talked over. Again Western Union stock dropped several points. Then he noticed that Mr. Gould became a heavy buyer. So became Edward—as heavy as he could. Jay Gould poohpoohed the latest rumor. The boy awaited developments.

On Sunday afternoon, Edward's Sunday-school teacher asked the boy to walk home with him, and on reaching the house took him into the study and asked him whether he felt justified in putting all his savings in Western Union just at that time when the price was tumbling so fast and the market was so unsteady. Edward assured his teacher that he was right, although he explained that he could not disclose the basis of his assurance.

Edward thought his teacher looked worried, and after a little there came the revelation that he, seeing that Edward was buying to his limit, had likewise done so. But the broker had bought on margin, and had his margin wiped out by the decline in the stock caused by the rumors. He explained to Edward that he could recoup his losses, heavy though they were-in fact, he explained that nearly ervthing he possessed was involved—if Edward's basis is sure and the stock would recover.

Edward keenly felt the responsibility placed upon him. could never clearly diagnose his feelings when he saw teacher in this new light. The broker's "customers" d been hinted at, and the boy of eighteen wondered how his responsibility went and how many persons were volved. But the deal came out all right, for when, three ws afterward, the contract was made public, Western aion, of course, skyrocketed, Jay Gould sold out. Edrd sold out, the teacher-broker sold out, and all the stomers sold out!

How long a string it was Edward never discovered, but determined there and then to end his Wall Street perience; his original amount had multiplied; he was ntent to let well enough alone, and from that day to s Edward Bok has kept out of Wall Street. He had on enough of its manipulations; and, although on "the ide," he decided that the combination of his teacher d his customers was a responsibility too great for him carry.

Furthermore, Edward decided to leave the Western tion. The longer he remained, the less he liked its atsphere. And the closer his contact with Jay Gould the ere doubtful he became of the wisdom of such an assotion and perhaps its unconscious influence upon his

n life in its formative period.

# OBVIOUS ADAMS 1

# ROBERT R. UPDEGRAFF

Mr. Robert R. Updegraff is well known to readers of the literature of business by his contributions to magazines. His "Obvious Adams," which originally appeared in the "Saturday Evening Post" and later was published in book form, is an admirable tribute to the value of good sense for a business career. Although Obvious Adams was an advertising man, the philosophy of his story is just as applicable to men in other kinds of business. The part of the book here reprinted reveals the character and methods of the hero.

A LONE man sat at a table by a window in the Dickens Room of the Tip Top Inn, Chicago. He had finished his dinner and was apparently waiting for his black coffee to be served.

Two men entered and were shown to a table near by Presently one of them glanced at the man by the window

"See that man over there?" he whispered to his companion.

"Yes," said the latter, looking disinterestedly in the

direction indicated.

"Well, that is Obvious Adams."

"Is that so?" And he almost turned in his chair the time to get a good look at the most-talked-of man in the advertising business. "Ordinary-looking man, isn't he?"

"Yes, to look at him you would never think he was the famous Obvious Adams of the biggest advertising agence in New York. And, to tell the truth, I can't see why he is such a little tin god in the business world."

"I've heard him speak two or three times at the Adleagumeetings, but he never said anything that we didn't know

Reprinted from Obvious Adams by permission of Harper & Brothe

eady. He seems to have a lot of people buffaloed, ough. I confess he was a disappointment to me."

It is funny, but that is the way most outsiders talk out Adams. And yet this same Adams has been an portant factor in the success of more well-known busi-

sses than perhaps any other one man.

Even at this moment, while the two men were talking out him, he was making business history. He had mend the menu card face down and was drawing lines at making notes on the back. To any one looking over shoulder the result of his work would have been meantless, but it seemed to please Adams, for he nodded his had earnestly to himself and put the menu into his pocket the obsequious waiter came to help him into his over-

Half an hour later a telephone-bell jingled in the library a sumptuous home in an Iowa city. It rang a second ne before the man lounging in the big mahogany chair front of the fireplace arose and picked up the receiver. (Hello!" he snapped, and he scowled at the intrusion. Tello! Hello! Oh, it's you, Mr. Adams! I didn't ext to hear from you so soon. Where are you? Chicago? 'u've got a plan? You have? Well, I've just been sitgle here thinking about it myself, and I've chewed three trans to a pulp trying to figure out what we ought to do but it."

Then silence in the sumptuous library. Then a series

what sounded like approving grunts.

"I see your idea. Yes, I think that will do it, all right! In sure they will—they've got to. It's a bully idea and I rieve it will turn the trick. All right; take the night in and I'll send my car down to the station to meet you on the morning. Good night."

For a long minute the man in the library stood and ked into the fireplace thoughtfully. "Now, why in under couldn't some of us have thought of that? It's most natural thing in the world to do, but we had to any a man clear from New York to show us. That

Adams is a wonder, anyway!" And having addressed these remarks to the andirons, he pulled out a fourth cigar which he smoked.

But that is another story. We are beginning back ento. To know Obvious Adams, and to understand the secret of his success, we must begin at the front end of his life. It is interesting, this story of a poor boy who began life as Oliver B. Adams in a little grocery-store in a small New England town, and has grown to be known every where in the business world as "Obvious Adams."

It seems that Adams came of very poor, hard-working parents, that he had only a meager country-school education, and that when Oliver was twelve years of age he father died and he started working in a grocery-stored He was a very ordinary sort of boy. He had no particularly initiative and he seldom had any particularly bright ideas and yet in some strange way business grew steadily it that store, and it continued to grow year by year. And one who knew old Ned Snow, the grocer, would tell you that none of the growth was his fault, for he was not the growing kind—unless you mean ingrowing. We things ran along uneventfully until old Snow was taken it and died. Then the store was sold out and Oliver we without a job.

The next six years of Adams's life no one knows much about but he, and of these years he has little to say When the grocery-store was sold out he took what little money he had been able to save up and went to New York where he worked by day in a public market and went to night school in the evenings.

Then one day something happened. Near the end his final year at night school the principal arranged for series of vocational talks for the benefit of the oldestudents. The first of the talks was by James B. Oswald president of the famous Oswald Advertising Agency. It those days Oswald was in his prime, and he was a most interesting and instructive talker, with a way of fitting

his message to the needs of his hearers—which was prob-

bly why he was successful as an advertising man.

Young Oliver Adams sat spellbound throughout the talk. t was his first vision of the big world of business, and it seemed to him that Oswald was about the most wonderful man he had ever met—for he actually did meet and shake hands with him after the lecture.

On the way home he thought over what Mr. Oswald had told of the advertising business. As he prepared for ped in his little third-floor rear he thought over the man Dswald and decided that he must be a fine man. As he pulled the blanket up over him and nestled down into the billows he decided that he would like to work in the advertising business. And as he slipped off to sleep he assured himself that he would like to work for such a man as James B. Oswald.

The next morning when he awoke the last two thoughts had become united: He would like to work in the advertising business-for James B. Oswald. The natural thing to do then—to Oliver Adams, at least—was to go and tell that gentleman. Though the idea frightened him a little, it never occurred to him for a minute but that he should do just that. And so at two o'clock that afternoon he asked for two hours off at the market, that being the quiet time of day, and, after carefully blacking his shoes and brushing his clothes, started out for the big officebuilding which housed the Oswald Advertising Agency.

Mr. Oswald was busy, he was informed by the girl in the reception-hall, who had telephoned his name in to the

big man.

Oliver thought a minute. "Tell him I can wait an hour

and ten minutes."

The girl looked surprised, for people were not in the habit of sending such messages to the big chief. But there was something in the simple directness of the lad that seemed to make the message a perfectly natural one.

Rather to her own surprise, she repeated the message to

the president precisely as she received it.

"He will see you in about twenty minutes," she announced.

Of the interview itself James Oswald used to delight to tell:

"In walked young Adams, as serious as a deacon. I didn't recognize him as one of the young men I had met the night before until he introduced himself and mentioned our meeting. Then he went on to say that he had thought the matter over and had decided that he wanted to get into the advertising business and that he wanted to work for me, and so here he was.

"I looked him over. He was a very ordinary-looking boy, it seemed to me, rather stolid, not especially bright in appearance. Then I asked him some questions to see how quick-witted he was. He answered them all readily enough, but his answers weren't particularly clever. I liked him well enough, but he seemed to lack alertness—that little up-and-comingness that is so necessary in advertising. And so finally I told him, in as kindly a way as possible, that I didn't think he was cut out for an advertising man and that I was very sorry, but I couldn't give him a position, and a lot more fatherly advice. It was really a choice little speech, firm, but gentle.

"He took it all nicely enough. But instead of begging me to give him a chance, he thanked me for the interview and said, as he got up to go: 'Well, Mr. Oswald, I have decided that I want to get into the advertising business and that I want to work for you, and I thought the obvious thing to do was to come and tell you so. You don't seem to think I could make good, and so I will have to set out to find some way to prove it to you. I don't know just how I can do it, but I'll call on you again when I have found out. Thank you for your time. Good-by.' And

he was gone before I could say a word.

"Well, I was set back considerably. All my little speech had been lost entirely. He didn't even entertain my verdict. I sat for five minutes thinking about it. I was rather irritated to be thus turned down by a boy, so civilly, out so very definitely. All the rest of the afternoon I felt

decidedly chagrined.

"That night on the way home I thought it over again. One sentence stuck in my memory, 'I want to get into the advertising business and I want to work for you, and I hought the obvious thing to do was to come and tell you so.'

"It all struck me in a heap. How many of us have sense enough to see and do the obvious thing? And how many of us have persistency enough in following out our ideas of what is obvious? The more I thought of it the more convinced I became that in our organization there ought to be some place for a lad who had enough sense to see the obvious thing to do and then to go about it directly, without any fuss or fireworks, and do it.

"And, by George! the next morning I sent for that lad and gave him a job checking up and filing periodicals."

That was twenty years ago. To-day Oliver B. Adams s the vice-president and active head of the great Oswald Advertising Agency. Old Oswald comes to the office once or twice a week and has a chat with Adams, and of course he always attends directors' meetings, but otherwise Adams is the head of the business.

It all happened naturally enough, and it all came about through that "darned obviousness," as old man Oswald

good-naturedly characterizes it.

Before Adams had been working at his checking and filing job a month he went to his boss and suggested a change in the method of doing the work. His boss heard nim through and then asked him what was to be gained. Adams told him that it would save about a quarter of the time and handling, and errors would be almost impossible. The change was simple and he was told to go ahead. After the new plan had been in operation three months he went to his boss again and told him that the new plan worked so well that a girl at two-thirds of his salary could take pare of his work, and wasn't there something better for him? He said he noticed that the copy staff had to work

nights, and he wondered if they didn't have so much work for the future that they could start in to train up a new man. The boss smiled and told him to go on back to his work. "You are no John Wanamaker." Back he went but also he began to write copy during his spare times. The copy rush was on account of a big campaign for the California Peach Canners' Association. Adams proceeded to study up on the subject of peaches. He thought studied, dreamed, and ate peaches, fresh, canned, and pickled. He sent for government bulletins. He spent his evenings studying canning.

One day he sat at his little desk in the checking department, putting the finishing touches on an advertisement he had written and laid out. The copy chief came in to ask him for the back number of a certain paper that was in the files. Adams went to get it, leaving the advertisement on top of his desk. The copy chief's eye fell on it.

as he stood waiting.

"Six Minutes from Orchard to Can," was the heading. Then there were lay-outs for pictures illustrating the six operations necessary in canning the peaches, each with a little heading and a brief description of the process.

## CALIFORNIA SUN-RIPENED PEACHES

Picked ripe from the trees.
Sorted by girls in clean white uniforms.
Peeled and packed into the cans by sanitary machines.
Cooked by clean live steam.
Sealed air-tight.
Sent to your grocer for you—at 30 cents the can

The copy chief read the ad. through, and then he read it through again. When Adams got back to his desk the copy chief—Howland by name—was gone. So was the advertisement. In the front office Howland was talking with the president, and they were both looking at an adlay-out on the president's desk.

"I tell you, Mr. Oswald, I believe that lad has the mak-

ing of a copy man. He's not clever—and goodness knows we have too many clever men in the shop already-but he seems to see the essential points, and he puts them down clearly. To tell the truth, he has said something that we up-stairs have been trying to say for a week, and it has taken us three half-page ads. to say it. I wish you'd apprentice that boy to me for a while. I'd like to see what's in him "

"By George! I'll do it," agreed Mr. Oswald. Where-

upon he sent for Adams's boss.

"Could you get along without Adams, Mr. Wilcox?"

he asked.

Mr. Wilcox smiled. "Why, yes, I guess so. He told me the other day that a girl at two-thirds his salary could do his work "

"All right, send him up to Mr. Howland."

And up Adams went to the copy department. His canned-peach copy had to be polished up, but this was given to one of the crack men, for there was need of haste, and Adams was given another subject to write on. His first attempts were pretty crude, and after several weeks the copy chief almost came to the conclusion that maybe he was mistaken in Adams, after all. Indeed, many uneventful weeks passed. Then one day a new account was landed by the Oswald Agency. It was for a package cake which was sold through grocers. The firm had limited distribution, but it had been stung by the advertising bee; it wanted to grow faster. The company was working within a fifty-mile radius of New York.

Before any orders came through to the copy department some of the copy men got wind of it, and Adams heard them talking about it. That day he spent his noon hour looking up a grocery that sold the cake. He bought one of the cakes and ate a liberal portion of it as his lunch.

It was good.

That night when he went home he sat down and worked on the cake problem. Far into the night the gas burned up in the little third-floor-rear room. Adams had made up his mind that if he had a chance at any of the cake

copy he was going to make good on it.

The next morning the cake business came through to the copy-room. To Adams's great disappointment it was given to one of the older men. He thought the matter over all morning, and by noon he had decided that he was a chump for ever thinking that they would trust such copy to a kid like himself. But he decided to keep working on that cake account during his spare time just as though it were his account.

Three weeks later the campaign opened up. When Adams saw the proofs of the first cake copy his heart sank. What copy! It fairly made one's mouth water! Preston was famous for food-product copy, but he had outdone himself on this cake. Adams felt completely discouraged. Never would he be able to write such copy, not in a million years! Why, that copy was literature. It took mere cake at fifteen cents the loaf and made it fit food for angels. The campaign was mapped out for six months, and Adams carefully watched each advertisement, mentally resolving that he was going to school to that man Preston in the matter of copy.

Four months later, in spite of the wonderful copy running in the newspapers, both city and suburban, there were mutterings of dissatisfaction coming from the Golden Brown Cake Company. They liked the advertising; they agreed that it was the best cake advertising that had ever been done; it was increasing the business somewhat—but sales were not picking up as they had anticipated. At the end of another month they were more disappointed than ever, and finally, at the expiration of the six months, they announced that they would discontinue advertising;

it was not so profitable as they had hoped.

Adams felt as keenly disappointed as though he had been Mr. Oswald himself. He had become very much interested in that cake business. On the night he heard of the decision of the Golden Brown Cake Company to stop advertising he went home downcast. That evening he

sat in his room thinking about Golden Brown Cake. After a while he went to a drawer and took out a big envelope containing the ads. he had written for the cake months before. He read them over; they sounded very homely after reading Preston's copy. Then he looked over some street-car cards he had laid out for his imaginary cake campaign. After that he assembled a new cartoon he had drawn out and colored with water-colors.

He sat and looked at these things and thought and thought and thought. Then he fell to work revising his work of months before, polishing it up and making little changes here and there. As he worked his ideas began to develop. It was nearly three o'clock when he finally turned out his light and went to bed. The next morning he went to the office with his mind firmly made up as to what he should do. At ten o'clock he telephoned the front office and asked if he might come down and see Mr. Oswald. He was told to come ahead.

At eleven o'clock Mr. Oswald looked up from the last piece of copy for Adams's cake campaign and smiled.

"Adams," he said, "I believe you have hit it. We have been doing wonderful cake advertising, but we have overlooked the very things you have pointed out in your plan. We have done too much advertising and not enough selling. I believe that with this plan I can go down and get that crowd back into the fold."

At three o'clock Adams was summoned to the president's office.

"Mr. Adams," said Mr. Oswald, as he sat down, "the Golden Brown Cake Company is back with us, and with us strong. They say the plan looks good to them, so we are off for another campaign. Now I want you to take this material up to Mr. Howland and go over it with him. I have told him about it, and he is just as pleased as I to think you have done it. I have told him to go over the copy with you. It is good copy, very good, but it is rough in spots, as you doubtless realize, and Mr. Howland can help you polish it up. Don't let this give you a swelled

head, though, young man. It takes more than one battle

to make a campaign."

Adams was treading on air when he left the president's office, but after he had talked with the copy chief for an hour he was back on earth again, for he saw that there was much to be done before the copy would be fit to print, However, his main ideas were to be followed out. all agreed with him in his contention that people ought to taste the cake, and that to supply grocers with sample slices wrapped in oiled paper fresh every day for three weeks, to give to their customers, was a good idea; that his idea of showing the cake in natural colors in the street-car cards, where it would, as he expressed it, "make people's mouths water," was a good move; that giving up their old green package in favor of a tempting cake-brown carton, with rich, dark-brown lettering, would make for better display and appeal to the eye and the appetite. Some of these things Adams had learned back in the little New England grocery-store, and they seemed to him perfectly natural things to do. They seemed so to Mr. Oswald and Mr. Howland, and all the rest when they heard the plan, and every one of them wondered why he had not thought of them.

Before the first week of the sampling campaign was up the sales had begun to show a substantial increase, and at the end of a month the Golden Brown Cake Company reported an increase of nearly 30 per cent. in their business in what was ordinarily the dullest month of the year. And that marked the beginning of one of the most successful local campaigns the Oswald Agency ever conducted.

Yes, the copy was simple—almost homely, in fact—but it had the flavor of the old New England kitchen on baking-day, and it told of the clean, sunny bakery where Golden Brown Cakes were baked. In fact, it told it all so simply that it is entirely probable that it would have been turned down flat nad not the previous campaign

failed.

## THE NEW AMERICAN TEMPO1

## ROBERT R. UPDEGRAFF

Since 1900 something has happened to America. Something that is beginning to interest—and in some cases alarm—business men, even those who are not ordinarily concerned with changes or "trends" but have always been content to think within the restricted circle of their own small enterprises, or at most within the circle of the community or the industry of which they are a part.

Not that these men have broadened appreciably; they are becoming interested through concern: what might this comething that has happened to America do to them?

The most casual skimming of the pages of the first bolume of Mark Sullivan's new book, Our Times, brings but sharply the changes that have taken place in America rince 1900. Page 375 may be taken as a symbol. On this page two pictures—one of Fifth Avenue, New York, in 1900: an avenue filled with horse-drawn vehicles—and a colitary automobile. The other of Fifth Avenue in 1924; an avenue filled with motor vehicles—and a solitary horse! It is not the fact so much as the speed with which this startling change has come about that is significant. It is

I It is not the fact so much as the speed with which this tartling change has come about that is significant. It is dlustrative of the something that has happened to America ince 1900. That something is a complete change in tempo.

This it is that is beginning to interest all thoughtful business men, and to concern not a few. In the last century the business man had to reckon with materials, mathinery, processes, labor, capital, and the competition of his fellows in the market. Over a period of years almost my normally intelligent and aggressive man could hope to build a substantial business if he went about it with single-

Reprinted from Advertising and Selling, May 5, 1926, by permission if the publisher and of Mr. Updegraff.

ness of purpose and was able to convince the local banker

To-day a new factor—the new American tempochanges the whole problem of building a successful business. Materials, machinery, processes, labor, capital, and the competition of other men in the same business are beginning to be almost secondary to it, as an increasing number of business men in widely separated fields are discovering to their sorrow or delight, depending on whether they have missed this tempo or caught it and synchronized their enterprises with it.

The new American tempo is manifesting itself in :

number of interesting ways:

First, in the public's disconcerting willingness to turn its back on established institutions, products, methods, ideas as evidenced by the rusting rails of hundreds of abandoned trolley lines; by the difficulty a woman with long hair has experienced for the past two years in finding a hat larger enough to fit her head; by the ruthless wiping out of demoninational lines and the establishment of broad "community" churches; and by the fact that the only thing that saved the great solidly intrenched phonograph industry was the timely introduction of a new and vastly superior machine built on a new principle.

Next, in the public's promptness, amounting almost to aggressiveness, in accepting new products, new methods institutions and ideas. Witness radio, balloon tires, the metropolitan tabloid pictorial newspapers, the Chrysler car, the bootlegger, Duco finish, electric refrigeration, pale ginger ale, National Cash Register stock—not to comment on the celerity with which the nation accepted its newly

created bad breath!

Continuing: in the amazing frankness with which the public will now permit itself to be addressed. Some on the so-called "personal hygiene" copy now running in our periodicals would have been unthinkable in 1900, no matter how discreetly handled, even in the editorial columns. The christening of "Mum" was an inspiration in its day.

nd about as far as public taste could safely be tested: o-day there seems no objection to dealing with spades as pades, if and only provided you say what you have to say icely, and illustrate it with sufficient charm and sophisication

Finally, in the promptness with which the public beomes accustomed to the new. So fast is the tempo of america to-day, that such innovations as four-wheel rakes, the stepped-back skyscraper, coöperative apartnents, symphony concerts through the ether, installment ruying, the air mail, process colors on the cover of the Post, Coral Gables, the oil-burner, and a score more modrn developments, lose their novelty so fast, and are acepted with such utter matter-of-factness, as to take away he breath of the older generation of business men.

Of course, the men who are in the throes of promoting ome of these things feel that they are having a long, hard ight; but that is only because they are so close to it. When they look back a few years from now and compare heir fight with the fight it took to promote some of the arlier developments—the electric light, for example ney will discover how amazingly our national tempo has ecome accelerated in the past few years. As one illusration of the speed with which the public now shakes off rejudices and grows used to new ideas, a well-known New ork department store, whose management certainly has a ommercial ear to the ground, came out in its catalogue ast fall with a page of merchandise for "the woman who njoys a cigarette." Such a page was to be expected in anity Fair or Harper's Bazaar, but to find a regular catague page of women's smoking accessories in a practical rerchandise catalogue is significant.

If this new American tempo were merely an academic onsideration there would be little excuse for this article; ut it is a tremendously practical reality and a business tctor that will probably make the next crop of milliontres—and set up the next row of headstones in the graveard of business. It is so swift and so much a problem

that, consciously or unconsciously, many of the leading banks are more worried about it to-day than they are about the tangible assets of a business or the "character" of its responsible executives. This month's financial statement and the integrity of the borrower have actually begun to be less of a banking hazard than whether the man at the head of the business can accurately judge the American tempo, and tell the direction public interest is likely to take.

This applies to public tastes, to manufacturing processes and to marketing methods. Only recently, in addressing the Uptown Bankers of New York, O. H. Cheney, vice-president of the American Exchange-Pacific National Bank said, "Our knowledge of our distribution system as a whole is to a vital degree antiquated, and it is that because changes have been coming so radically and so rapidly. This is a machine age, and we have come to picture distribution also as a machine. Such is not the case, and as long as we think of it in mechanical terms we shall fail to understand it. It is a living thing-a growing thing-hungry. active, restless, ever-changing. It has not even definited parts with definite functions. Any part can attempt to assume any function, and protest meetings, law-suits, Government commission investigations, municipal ordinances and Federal legislation can be of little use. The functions of the retailer, the wholesaler and the manufacturer are not included in the Ten Commandments or the Constitution of the United States. If a retailer wants to assume some functions of the wholesaler, if a wholesaler wants to assume some functions of the manufacturer or if a manufacturer wants to assume some functions of a retailer. there is no law which can stop him except the inexorable economic laws of efficiency and profit."

Scores of business men who five or ten years ago faced no problems outside of their plants and offices are to-day secretly or openly worried for fear something will happen suddenly—another invention like radio, another craze like bobbed hair, another development like the auto bus, an-

other national upheaval like prohibition—that will wipe out or seriously cripple their businesses, make costly machinery useless, or destroy the monopoly of some pet patent, without giving them time to turn around.

On the other hand, a new crop of business geniuses has sprung up—men who, with nothing much to lose and everything to gain, have caught the new tempo, jumped in at the right time to capitalize the swing to Florida, the acceptance of radio, the short skirt, the six-cylinder complex, the lure of the lurid in literature, the breaking down of the prejudice against Sunday amusements, the public's discovery that it could have its 1927 luxuries in 1925 on the installment plan.

Other developments are going to open up new markets with a speed that will prove fully as amazing. As pointed out by H. A. Haring in a recent issue of Advertising and Selling, the coming of electric refrigeration is going to open new markets for perishables and semi-perishables in the South where refrigeration has been more or less a luxury in the past. The coming of oil-burners for home heating may very shortly revolutionize the cellar of the American home and make a whole new floor available for living, and in so doing create new or increased markets for furniture, amusement devices, work shop equipment, etc. Good roads are rapidly spreading the population over a greater area, automatically increasing the market for the automobile and all of its accessories, as well as creating new shopping centers.

And referring to shopping centers, here again we see the quickened tempo of America, again from a distribution angle. A few years ago, if a new home community began to build up, whether town, village, suburb, or city neighborhood, very gradually shops would open to supply the needs of the community as this man saw the opportunity for a grocery store, another figured he could make a living with a drug store, and so on, until, in the course of time, the community was completely served with needs and knick-knacks. To-day the new community is likely to

wake up almost any morning to find that overnight it has acquired a fairly complete shopping center—a grocery store, a meat market, a drug store, a cigar stand, a five-and-ten cent emporium, a candy shop, and even a branch bank—all links of great national or local chains, ready to do business on familiar principles in standardized establishments selling well-known merchandise. This is important both to the manufacturer and to the publics forming these new communities.

We will better understand what America's quickened tempo means, and how its influence may be anticipated, either for self-protection or for profit, if we examine briefly its underlying causes. They may be boiled down to a few terms:

Invention Transportation Picturization The World War Availability

Invention is responsible for radio, for mechanical refrigeration, for the oil burner, and for many other devices that are changing national habits of life and thought, and

speeding up the national tempo.

There is no telling where invention will stop in any given field, and it is difficult to foretell in what direction it will lead next. But enough business men have lived to regret that they scoffed at the possibility of this or that invention hurting so well established a business as theirs that there is now no excuse for the man who ignores an invention which threatens to interfere seriously with his business. If he makes refrigerators, he may at least make them so that they will readily accommodate an electric or gas refrigerating unit. If he is in the steel or the aluminum business he may at least start his research department working on such a metal as Edward S. Jordan recently voiced a need for: "an aluminum alloy cheaper, lighter and better than steel"; or he may anticipate that such a metal may be developed and lay plans to protect his busi-

ness in case it is. If he is a publisher he may at least keep a sharp eye on public tendencies and reactions and to them shape his publishing plans. If he is a manufacturer of parts or elements or fabricated material of any kind, he may at least avoid the fatal error of assuming that tomorrow's demand will be the same as to-day's. Indeed he will, if he is wise, consider that he has certain equipment and certain skill to market, and study constantly to relate them to changing public needs and tastes. If he does not, he may some day find himself so far out of step with the American tempo as to be out of the running entirely!

Transportation—chiefly overland transportation by motor—has been a second important cause of the quickening of the American tempo. "Step on it" is more than motor slang; it is expressive of a new American attitude: have what you want, do what you want to do, be where

you want to be—and without waiting.

The broad and rapid transmission of news and ideas has done its share to speed up American life, but it was not until picturization was added to speed and breadth that its full effect on the American tempo began to be realized. Picturization as furnished by the movies, by the picture newspapers, and by the weekly and monthly periodicals both of mass and class circulation.

When words were depended upon for telling the news and for registering ideas about life and people and events and merchandise, the public was slow to take up with the new; there are so few word-minded people. But with the movie news reels and the tabloid pictorials to show the news, and the movie plots and "sets" to show the back woods how the city lives, and the magazine and newspaper illustrations to show what the aggressive tenth of the population is doing and wearing and eating, an overlinght response is not only possible but seemingly intervitable.

As Will Hays said recently in a talk at the New York Advertising Club, "The head of the house sees a new kind

of golf suit in the movies and he wants one. The housewife sees a lamp of a new design. Perhaps the whole family gets a new idea for redecorating and refurnishing the parlor and down they go to the dealers to ask for the new stuff.

"It was not long ago that a boy from any small Western town could be picked out the moment he walked on the campus of an Eastern university. Not now. And the girls who come East to school don't have to be taught anything about new styles, for they are getting their ideas from the same source as the Eastern girls—from the movies, many of which are shown in Indiana only a little later than on Broadway."

The World War was a tremendous factor in accelerating the American tempo. First it stretched people's minds to accommodate great new conceptions, and then it threw them into high gear and kept them running at a dizzy speed for two years—a jazz speed that is in no small degree responsible for the present tempo, for it has never slowed

down to the pre-war speed.

Also, it was the World War that accelerated the manufacturing tempo of America. Not merely the production rate, but the basic tempo of industry. Prior to the war a manufacturer made certain kinds of things in his factory. Over a period of years he might add other items, and even venture into new fields of manufacturing if he were more imaginative or inventive than his fellows. But with the coming of the war, stove factories were suddenly turned into ammunition factories, inland boiler foundries and bridge plants made ship plates, toilet-goods laboratories made hospital supplies, and almost everybody ended by making something out of the usual. This experience opened the men's minds to the fact that about the only limit to the flexibility of a factory, within the actual physical limitations of the plant and its equipment, was the owner's imagination. Presently billiard-table manufacturers were making phonographs; auto-accessory plants were adding radio parts; gun factories were making hardare; and so on, all through industry. To-day it is the ceptional business that hasn't some plan for a new roduct under consideration at least

All of these influences—invention, transportation, picrization, the World War-would have less business sigficance and smaller possibilities from a marketing standbint if it were not for the fifth factor—availability. The increased—and increasing—availability of merandise has materially accelerated the tempo of Amerin merchandising, just as quantity production methods nd the lesson of the war have accelerated the tempo of merican manufacturing.

The chief factors that have brought this about are: the ain store, penetrating as it now does to the suburbs and e "sticks" with all kinds of merchandise; the metamornosis of the drug store, adding evenings and Sundays to e availability of hundreds of items of merchandise, not aly in shopping centers but in residential neighborhoods: e automobile, eliminating the distance between the ome and stores of all kinds; house-to-house selling, carryg the merchandise right to the front or back door; magane shopping services, bringing the avenue shops to the terior towns; and now, as pointed out by another writer Advertising and Selling, the roadside gasoline station, a w outlet for merchandise dotting the map of America crhaps more thickly than any other.

In addition to these physical factors influencing availbility, there are the price and terms factors: the lower pices made possible by simplification and quantity proaction which have made six-cylinder cars and radio sets d toilet soaps and hundreds of other commodities and ecialties available to lower salary strata; and the derred-payment plan already referred to which has still

Irther increased immediate availability.

To get these factors (and of course there are others such the airplane and radio, which will come to mind readily (ough) clearly organized in our minds is to see the whu the new American tempo. To understand the why is to be able better to recognize—and even to anticipate—further changes, and to gauge their probable effect on any given business. This gauging is likely to be the big probablem of the future both in manufacturing and marketing

Meanwhile there is one point to be borne constantly in mind: from a marketing standpoint the danger in trying to synchronize a business with the present American tempo lies in failing to realize that the public tempo of acceptance of a new idea is not necessarily the public tempo of purchase of the product or service that idea represents. There is still the time element to be figured on and the same old need for persistent sales and advertising effort. The time element may have been shortened, but it has not been abolished as a marketing factor; nor have the bumps and turnings been eliminated from the road to market.

## TO HIM THAT HATH 1

#### H. L. MENCKEN

H. L. Mencken (1880-) has been for many years the most caustic effective critic of American sentimentality and self-satisfaction. The ironic directions for achieving success that are here reprinted the pear in a section of "Prejudices: Third Series," entitled "Advice Young Men."

THE most valuable of all human possessions, next to a perior and disdainful air, is the reputation of being welldo. Nothing else so neatly eases one's way through e, especially in democratic countries. There is in 99 per nt of all democrats an irresistible impulse to crook le knee to wealth, to defer humbly to the power that goes th it, to see all sorts of high merits in the man who has or is said to have it. True enough, envy goes with the mant neck, but it is envy somehow purged of all menace: ie inferior man is afraid to do evil to the man with money eight banks; he is even afraid to think evil of himat is, in any patent and offensive way. Against capital an abstraction he rants incessantly, and all of the laws at he favors treat it as if it were criminal. But in the resence of the concrete capitalist he is singularly fawning. that makes him so is easy to discern. He yearns with a leat yearning for a chance to tap the capitalist's purse, d he knows very well, deep down in his heart, that he is o craven and stupid to do it by force of arms. So he rns to politeness and tries to cajole. Give out the news at one has just made a killing in the stock market, or bbed some confiding widow of her dower, or swindled

Reprinted from *Prejudices: Third Series*, by H. L. Mencken, by perssion of and special arrangement with Alfred A. Knopf, Inc., authored publisher.

the government in some patriotic enterprise, and at once one will discover that one's shabbiness is a charming eccentricity, and one's judgment of wines worth hearing, and one's politics worthy of attention and respect. The man who is thought to be poor never gets a fair chance. No one wants to listen to him. No one gives a damn what he thinks or knows or feels. No one has any active desire for his good opinion.

I discovered this principle early in life, and have put it to use ever since. I have got a great deal more out of mean (and women) by having the name of being a well-heeled fellow than I have ever got by being decent to them, or by dazzling them with my sagacity, or by hard industry, or by

a personal beauty that is singular and ineffable.

#### SUCCESS 1

#### W. L. GEORGE

The death of W. L. George in 1926 at the age of forty-four brought p an early end a varied and romantic career. Known most widely a novelist and a writer on women, he was the author of works on conomics and politics, had served in the French Army, and had at tried his hand at engineering, law, and business.

A good many years ago, when I was younger and more polish. I ventured to remark to an elderly relative that me of my cousins was a failure. To which my senior relied: "He's no failure. He's not dead yet." My cousin s still alive and still a failure; the situation may change h the end; my private opinion is that his greatest success vill be his decease . . . and thereupon I ask myself what he word success means. In the popular view, success eems to mean that a person is richer, more powerful, etter known than his fellows. But this at once leads us nto complications. A man who earns an income of five housand dollars a year is not a success in the U.S.A., but e is certainly a farthing millionaire in the Chow Chow slands; a man who to-day employs six men is not a powrful man, but in the year 1400 he would have been conidered quite an important burgess; and if we choose to stimate success according to celebrity, when we consider hat many more people know Babe Ruth than ever knew Walt Whitman, I confess that I am puzzled.

The most common form of success is certainly reprelented by money. In the eyes of most people it is the only orm, and men are classified according to the money they have accumulated. Thus, we obtain Success Class A, let

From Harper's Magazine, October, 1923. Reprinted by permission of ne agents, James B. Pinker & Sons, London.

us say, for those who own ten millions; Success Class By for the lesser virtues, say five millions, and so forth, until we come to the rest of the world that merely keeps alive and has therefore failed. The reader will observe the flaw which immediately follows. If a man is a success because he has made more money than he can spend, then a man who had made only just as much money as he needs is a failure. But if it is true that you may call no man a failure until he is dead, then the living have at least succeeded in keeping alive. I establish this little dilemma, not for the sake of jugglery, but merely to show into what confusion we enter as soon as we try to find out what success really means.

To a certain extent, however, it is certain that money This because we live in a financial civilization, where you obtain nothing for nothing, and everything for something. If a particular person could obtain possession of the whole of the world, he would at once acquire the second part of success (as it is understood), namely, power; being sole proprietor, he would also acquire fame. By the fact of having money, he would have everything. (He would probably be lynched by an irritated population, but for the purposes of our argument we may assume that he survives.) A number of men have realized this; Cecil Rhodes, for instance, the founder of British South Africa, made money solely to use it as a means too power. He realized that modern enterprise is partly political and partly financial; he saw that he would have no political power unless he could take a financial shares in colonial ventures. So he made money, but his owns tastes were simple; he liked a bottle of champagne and as cigar; he, however, entertained moderately, and did not succeed in wasting his money, for he never married.

Money contains within itself a sort of actual value. Unless a man or woman is born ascetic, it is definitely pleasant to eat grilled lobster à la Ritz rather than cornedbeef hash; it is pleasant to have so many boots that one does not have to wear brown ones with a frock coat; and

utomobile is more comfortable than a street car. Here t once we observe the difference between a man and a voman, because the desires of man are unfortunately so imited that beyond a certain point he becomes unable to uv. Nature sets a limit to cigars and champagne; one annot sit in two automobiles at a time. When a man ias bought a few suits of clothes, built himself a house, ought an estate, and engaged sixty servants, perhaps bought a vacht, he is done for. The woman will keep up with him on champagne, cigarettes, automobiles, houses, and yachts; then, in her easy stride, she will take coats of cable or chinchilla, worth twenty-five thousand dollars; lalf a million of diamonds; half a million of pearls; also. the will entertain, which no man does with success. If a nan runs a racing stable, she can run a racing stable, and ose on it even more than he. When it comes to spending, nan is outclassed, and, moreover, spending holds for him limited pleasure. Among the many things that a young ausband should know is the fact that little presents mainain affection; among the things which a young wife ought o know is the fact that what she gives her husband is renerally the wrong present.

What is the matter with most men is that they do not care for "things," while most women can make up their whole life out of buying more and more "things." Thus, while we may discuss whether for a man money can reprecent success, in the case of a woman the discussion is almost futile. There are women who do not care for money; I have heard of them. But there are very few who, being allowed to choose, would not prefer a million lollars, cash down, to the reputation of Joan of Arc or the post of President of the U.S.A. (honorary and unpaid). n regard to man, we arrive at the conclusion that money has for him a limited value and that his success therefore rannot consist entirely in money. My own suspicion is hat while money is almost essential to success, there is a point at which it ceases to be of any use at all. We can ake as an illustration the case of a newspaper. I suppose

that everybody knows that the newspaper which he buy: for three cents costs the proprietors something like eigh cents to produce, owing to the high cost of collecting news the profits come out of advertisements. Now a newspaper with a circulation of four hundred thousand a day car "pull," let us say, twenty thousand dollars of advertise: ments a day. Suppose the circulation goes up to five hundred thousand and that no more advertisements can be printed, because there is a limit to them, because all the advertisements that figure in that particular publication are captured, because the public refuses to read advertises ments exclusively, then, on all the extra circulation there is a loss of five cents a copy. That paper is reaching a point beyond which success is not only useless, but damaging. In such cases it tries deliberately to restrict its circulation.

This seems to offer a perfect parallel with the situation of the man who is making money. Up to a certain point money has been a very good thing: first, it has given him a higher standard of living; then, by accumulating, it has promised him that this standard shall be kept up throughout his life; as his fortune grows, he sees security, not only for himself, but for his wife and children after he is dead. Then it gives him as much luxury as he can enjoy. Then . . . what? That is what is interesting. Past at certain point, the accumulation of money becomes nothing but a nervous habit. After being a privilege it turns into a responsibility. A man who has made more money than he can enjoy begins to be afraid that he will lose it; his energies become more and more concentrated round keeping it. If he is intelligent he discovers that the best way of keeping money is to make some more. So he devotes himself to this, and makes some more. Then he must preserve his new capital, and must make still more. And so on. The man who does not know where to stop puts his finger into a machine which little by little is drawing hims in. Thus one comes to the conclusion that there is a point, different for every person, beyond which it is imprudent

acquire money. What that point is, of course, differs. bme of us are so constituted as to be content with a cotge and, let us say, fifty dollars a week. Others would be ally content with an income of one hundred thousand bllars a year and a house on East Sixty-third Street. It bes not matter which it is, the moment that the person tho is content with the cottage allows himself to be impted into trying to acquire a house on East Sixty-third creet: the moment the person who needs only the house h East Sixty-third Street is tempted to strive for a ducal stle in England; they have failed. Every human being fould make up his mind well in advance, and tell himself: want so much and not more. That is all life can give e. After I possess it I shall sell not another moment of y life to acquire more than I need. Otherwise, I shall eary my brain and harden my heart. Money that was y conquest will become my conqueror. I will have none that."

The reader may be interested in the following instances four millionaires whom I have been privileged to obtrve. Two may be called successes, and two, perhaps,

cilures. Here are their brief life stories.

Mr. A. He was a man of ability and accumulated coney very swiftly. By the time he was forty he was the head of a great business. By nature he was fond of ports and the country, but the habit of money-making ad become so strong that he refused himself these pleasures and continued to create more means to make money. It is lust became so intense that no employees were good mough in his business, and that by degrees he came to do it their work. He made more and more money. He had no more time for pleasures. He died a nervous wreck, aving failed.

Mr. B. This man made less money than Mr. A, but he hade a great deal, steadily, solidly, and by degrees established himself as a man of secure fortune. But he was aunted by grandeur. Social position was the one compodity which he wanted to buy. He bought a title, so as

to bequeath it to his son. His son happened to be a ma with a taste for business, but his father precipitated hir into a crack regiment. There the boy was miserable, an one afternoon in his bedroom shot himself dead. Mr. I had a daughter endowed with a certain foolish charm. She would gladly have married a youth poor but pleasant Instead, she was forced into the arms of a young noble man, whom for the best of reasons she had to divorce Mr. B has failed.

Mr. C. made a great deal of money, and made it fairly slowly, but by the time he was twenty-eight he had the courage to establish a budget beyond which he would no spend. The balance he allowed to accumulate, having made up his mind that a certain income was required to attain a definite end. He wanted to be a politician. So far as he could understand his situation, he could hope a the age of thirty-three to have an income of twenty-two thousand dollars a year. This income would release him entirely for politics, and his future would be in his own hands. He proved to be six months wrong in his estimate At the age of thirty-three and a half he had the courage to close down a business that was yielding him nearly forty thousand dollars a year; he had struck his limit. He made no more money. He followed the career he had set before himself. He is a success.

Mr. D. is rather akin to Mr. C. He was a young partner in a very rising business, namely, oil. Within three or four years great fortunes came to all the partners. One day Mr. D went to his partners and told them that he was going to sell out. "But," gasped one partner, "I don't believe you've got fifty thousand dollars a year income!" "Just about," said Mr. D, "and it's enough." His partners begged him to realize his folly, proved to him that in ten years he would be worth as many millions. But Mr. D preferred ten years of life to ten millions. To-day he shoots pheasants, rides his horse, cracks his joke, and he owes not any man. Whether he ever dreams of the lost

en millions I cannot tell. But somehow I doubt it. He as succeeded.

One may sum up by saying that money certainly is part of success, and that hardly anybody is really successful onless he makes a certain amount of money. Just as trade bllows the flag, so does cash follow success. But there is a limit, a limit for every one of us, beyond which the monster of money devours the Frankenstein who created it.

Few men have rejected money; still fewer have rejected lower. The list is long of saints who lived willingly in qualor, but the list is short of men, such as Cincinnatus, who willingly retired to their field after commanding the reople. There is something intensely sweet in this faculty alled power, in the capacity to say to a man, "Go!" and be find that he goes. There is a joy in feeling that what the orders to-day the whole race will accomplish willingly remained unwillingly. Nearly every man, and nearly every roman, has power of some sort. When the householder closes his front door he knows that his wife and his chilteren will obey him, perhaps reluctantly, but inevitably, recause he holds the purse. And almost every woman mows her husband will obey her, because she holds the rower of the tongue.

But those are circumscribed spheres, and few of us are content with so little. We want power over as many of ur fellow-creatures as may be. We want to dominate for ne sake of domination, and the reason is simple enough. To man, no woman, is absolutely sure that he or she is emportant, and it is intolerable not to be important. Thus, when one asserts oneself over many people, when they explaud one or respect one, one is not quite sure that one important, but one realizes that one must be more important than others, and that is worth while. The dictator of the world, if there were such a person, might retain the divinity, but the subservience of mankind would coassure him so much that he might by degrees persuade

himself of, let us say, his spiritual identity. Several king in antiquity, and one or two in modern times, appear to have achieved this illusion.

But power is not entirely selfish; many men think than it would be good for others to be controlled, and that they are themselves good controllers. Often they are right and out of power come many virtues. There is generosity the man who has power can afford to be generous, while the under dog cannot indulge in this luxury. There is mercy, because the powerful man knows that he will be protected against a forgiven enemy. There is justice, because the powerful one can afford to give his due to a many knowing that he himself possesses all. There is pride; like generosity, that is a luxury. There is chivalry; that is a decoration which the churl cannot enjoy. Oscar Wilde said that it was easy to be virtuous on fifty thousand a year, to which I venture to add that it may be easy, but is not necessary. Likewise, it is easy to show all the charities, material and mental, when one owns the world Hence the virtues of the great.

Unfortunately, power, like the bag of an amateur hunter, is a little mixed. In this bag lie, mixed up with pheasants, rabbits shot in a fit of pessimism, and dogs shot by mistake. Power necessarily leads to selfishness, because the master can always afford to think of himself first. It leads to all the lusts, because they may be gratified with impunity. It brings out tyranny, because the master is not always in a generous mood and sometimes wants to remind others that he can do them harm. It brings out intolerance, because if one is powerful one finds that when one is right and when one is wrong they still say that one is right. So contradiction appears as an outrage. The king hangs the journalist; the banker dismisses his clerk;

the laborer refuses to support his wife.

Therefore, power, this mixed blessing, is one to be handled with discretion, even with humility. Otherwise, as a petted snake forgetting its manners, it can turn upon its master and bite. History is full of persons who had

power; it is full of nothing else, for history has forgotten the loves and the ambitions of the galley slaves, the adventures of the sea captains who sailed into Boston, and the children that played while the Northmen royed from Scandinavia. The stories of some of these men tell one all that one need know of the value of power. Take the case of Napoleon. He rose from a low origin to be a general at twenty-five and an emperor at thirty-five. He spread his rule over a continent. He gained the trust of men, and so could well do without the love of women. He had set his hame like a star in the vault of history. But his ambition oolted with him like a fiery horse; he could live only by victory, and when he could no longer secure victory, he failed. He ended a prisoner among his lifelong enemies. dictating egotistic, rancorous, petty memoirs. He failed.

A sharp contrast with Napoleon is found in Abraham Lincoln. He, too, like so many of the great, was of low degree. After long obscurity, he rose to be the President of his country; he was given the terrible opportunity of conducting a civil war. He was modest, frugal, and all through had only one test-"Is this right?" And if it was right he must cleave unto it. He saw victory, the complete victory of his ideal, and fate was kind. Fate lirected the hand of the assassin to strike him down in his great moment, before he could grow too old, before . . . one hardly likes to say it, before he had a chance of mak-

ng a mistake.

We cannot compare Lincoln with the small man called Joseph Chamberlain, but still, Chamberlain stirred Engish politics for thirty years. He was a born breaker of dols. First he broke Gladstone, and later he broke Lord Balfour. He became the unofficial leader of protectionism, and for some time was the most formidable figure in Engish politics. But his enemies were too strong, and soon with them his friends allied. Lord Balfour, whom he had peaten, returned to power, while he became a shadow, sick and old. Chamberlain had seemed to be everything, and o the end was nothing.

By the side of this failure goes success, Garibaldi. He too of low degree, gave his sword to liberty in Italy and in South America. Campaigning against the Austrian, he sees his wife die of exhaustion in his arms. All his life he fights for freedom, and at last enters Naples in triumph to hand it over to his king. He ends up merely a deputy in parliament, compelled to take a pension to support his poverty. But he succeeds because all his life idealism flies before him like a flag.

Power is a form of success, and it is a dangerous one, because man is ungrateful. The man who grubs for money, his eyes well down, is safer than the man who persists in looking up, so that the stars may blind him. The situation was defined by one of those obscure voices that rise out of a political meeting. A candidate ended up his speech by saying, "If you elect me, I promise you that I shall not come back with empty hands." And the obscure voice summed up all the ages by replying, "You had better not."

But he who says power does not say fame, though sometimes they amount to the same thing. Many have power, but are unknown, and many think to find success in that obscure region where they have sway. But there is another form of success which is called fame, and which, in fact, is often notoriety, or popularity. A Frenchman once said that popularity is fame in coppers. Many of the famous have been paid in coppers; only those who survive the centuries are paid in gold. It may be true that no man is a failure until he is dead, but certainly until then he is seldom famous. I suppose that the difference between notoriety and fame is that the first grows like a mushroom, while fame develops slowly. Some have fame during their lives; I suppose that Mr. Edison, Professor Einstein, perhaps Mr. Thomas Hardy, have what may be called fame. It is difficult to say, because the blare of the popular trumpet is devoted to notoriety, and makes our ears so deaf that we cannot tell whether this is fame. The only definition of fame that I can personally give is, "A notoriety which endures."

The reader will therefore conceive what a terrible chariot a man attaches himself to when he pursues fame, and can imagine no success other than fame. Yet this pursuit is common; at the moment you read these lines there are a number of young men in Iowa who have decided that only literary fame will satisfy them; possibly a larger number of young women in Missouri know that their lives will be blasted unless they attain the laurels of Madame Sarah Bernhardt. Fortunately, they will come down from this eminence, obtain satisfactory posts as city editors, and leading ladies, or even following ladies; otherwise their lives would be blasted indeed.

Nothing is so terrible, so tragic, as the pursuit of fame, runless it is conducted by a happy lunatic. It generally is. For the person who sees fame as the only form of success is pursuing something almost undefinable, something which is generally a legacy that one receives when one is dead. I doubt whether the pursuit of fame in a sane person can be a conscious thing. If it is conscious, it must almost inevitably be a failure. The only thing that can then be gained is notoriety, or popularity. But one condition is absolutely necessary, and that is complete disregard of the thing in view. While the man for whom success means money can say to himself that, if he invests at compound interest at 5 per cent., his money will double itself in fourteen years; while the man who wants power can tell himself that if he converts to his views fifty-one electors out of a hundred he will become a Senator: the man who wants fame can do nothing except work on, hope on, and still better, forget. Fame is the accidental reward of a temperament, and perhaps it is not success, because it is too cruel a possession.

Consider, for instance, Shelley, the greatest lyric poet the world has known. He was disliked at Eton and expelled from Oxford. His father disowned him. He quarreled with his wife and they parted. She committed suicide. His health then failed him, and he was drowned. His verse is immortal, but his life was a long darkness streaked with flame. He cannot have known the steady warmth which most of us call happiness. He has fame, but as a human being he did not know success.

Of Mr. Edison less can be said because he still lives. We know only that, beginning life as a newsboy, he invented the system of telegraphic transmission, the phonograph, the megaphone, five hundred different devices. We know, too, that to-day, full of years, he is still active, still working. His has been the passion of scientific investigation. Perhaps we can call his reputation fame, and his life success.

But Balzac? The man who first, with Stendhal, created the psychological novel, whose works make a complete picture of the human comedy? Continually enmeshed in commercial ventures that failed, always short of money, always entangled in lawsuits, the vain pursuer of Madame Hanska, doomed nearly all his life to go without love . . . what a price he paid! How little his immense reputation could hope to balance the pains he suffered! Balzac had fame, but if life could give him only that, most men would prefer a lower form of success.

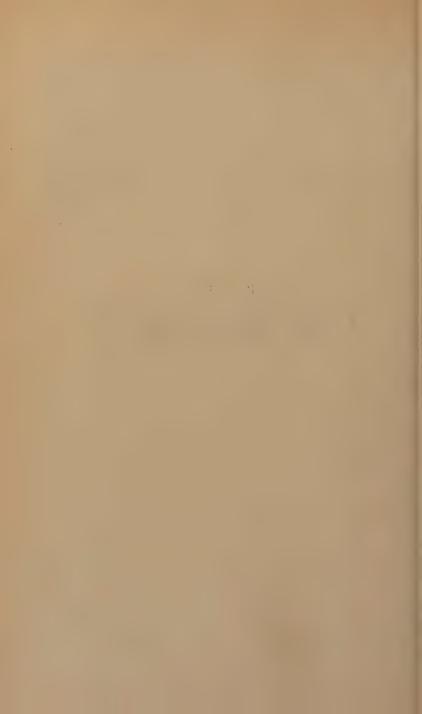
Then there is Dickens, another great temperament. Another man risen from a low estate. All through his books, in despite of the humor, we find a selfless passion for the betterment of mankind, campaigns against bad schools, cruel workhouses, and general inhumanity. He is the first editor of the great Liberal organ, the *Daily News*. He knows the ordinary miseries of mankind, shortness of money and poverty of health, but no great tragedy comes to him. He dies at the top of his greatness. He has fame, and yet success.

Very likely, true success for a man or a woman is something more subtle. One cannot say, He has fame, and therefore he is a success; she is rich, and so she is a success. It is something more complicated. Not only is money a boon to be limited, but the pursuit of fame may

e a trap, and the attainment of power may bring its unishment. It seems to me that success is something Itogether less glowing. To express what I mean, let s consider the situation of Mr. Thomas Smith.

Mr. Smith is a man of fifty-four. He is in good health; hus, he drinks what he chooses, likes a game of cards nd a round of golf. He is not a very rich man, but he ays his bills as they come due, and his investments do ot particularly depreciate. His business is not notably eveloping, nor is it going down. He can look forward o long as he lives to maintaining his present station. When he dies he will leave his widow and his children nough to keep them in a similar situation. His wife hinks him rather childish, but loves him all the same. His son, more easily deluded, thinks him wise. His daugher, in no wise deluded, thinks him kind. Mr. Smith is of ood repute. If he says that a thing is so, people believe im, and indeed it is so. Notably, he is free from vain esires. By occupation he manufactures hardware, and as not the slightest doubt that it is better, nobler, and nore bracing to manufacture hardware than to write sonets. So he does not try to write sonnets, and is not disppointed. But Mr. Smith is capable of harboring new esires. He has lived the spell of passion which is alloated to man, lived it fully, enjoying every minute of it. But he does not at fifty-four bandy foolish jokes with the irl at the candy store. He likes her because she is young nd pretty, but he has balance of mind that would make absurd to fall in love with her. Thus the desires which e can harbor are not vulgar and dangerous. He can still want to lower his handicap at golf; he can take pleasure in ntroducing calculating machines into his office; last year re visited Italy, and enjoyed it so well that now he wants o visit Spain. For not only can Mr. Smith desire; he can njoy. He has kept his pleasures fresh, and he manages o love life. He knows that life has its cruelties, but he snows that it has its joys. The first he avoids as well as he may; the second he tries to enhance. Those who attack him may find him proud; those who seek his help find it ready. For he judges mankind coolly, and yet gently: Knowing his own weakness, he respects the strength of others and sympathizes with their feebleness. He loves mankind without trusting it too much. His mind is like a beautiful pair of scales, where he gives all men their due; when their due is not quite heavy enough, he drops a team into the scale. Mr. Thomas Smith has money, not too much; power over a few, who are willing that he should exercise it; and the narrow fame of a decent man. He is a success.

# Part II BUSINESS WRITING AND RELATED PRINCIPLES OF BUSINESS



# TRUTH OF INTERCOURSE 1

#### ROBERT LOUIS STEVENSON

Robert Louis Stevenson (1850–1894), known to every college student trough his romances, travels, and essays, known for his enthusiasm, ve of adventure, industry, cheerfulness, bravery, and idealism, gives in his "Truth of Intercourse" a standard of conduct for all human lations. True, his standard, suffused with idealism and applicable lost to social relations reaching their greatest refinement in those of vers, seems something remote from honesty implied in "A man in usiness nowadays is nothing short of a fool if he is anything but mest," but the two are in substance the same. The finest honesty social relations finds a parallel in the commercial world.

Among sayings that have a currency in spite of being holly false upon the face of them for the sake of a halfruth upon another subject which is accidentally combined ith the error, one of the grossest and broadest conveys te monstrous proposition that it is easy to tell the truth ad hard to tell a lie. I wish heartily it were. But the buth is one; it has first to be discovered, then justly and kactly uttered. Even with instruments specially conrived for such a purpose—with a foot-rule, a level, or a neodolite—it is not easy to be exact; it is easier, alas! to e inexact. From those who mark the divisions on a scale those who measure the boundaries of empires or the istance of the heavenly stars, it is by careful method and minute, unwearying attention that men rise even to naterial exactness or to sure knowledge even of external lid constant things. But it is easier to draw the outline a mountain than the changing appearance of a face; id truth in human relations is of this more intangible nd dubious order-hard to seize, harder to communicate.

Reprinted from Virginibus Puerisque, by permission of the publishers, parles Scribner's Sons.

Veracity to facts in a loose, colloquial sense—not to sa that I have been in Malabar when, as a matter of fact, was never out of England, not to say that I have rea Cervantes in the original when, as a matter of fact, I know not one syllable of Spanish—this, indeed, is easy, and t the same degree unimportant in itself. Lies of this sor according to circumstances, may or may not be important in a certain sense even they may or may not be fals-The habitual liar may be a very honest fellow, and live truly with his wife and friends; while another man who never told a formal falsehood in his life may yet be him self a lie-heart and face, from top to bottom. This the kind of lie which poisons intimacy. And, vice verse veracity to sentiment, truth in a relation, truth in you own heart and your friends, never to feign or falsify emo tion—that is the truth which makes love possible an

mankind happy.

L'art de bien dire is but a drawing-room accomplishmen unless it be pressed into the service of the truth. The difficulty of literature is not to write, but to write what you mean; not to affect your reader, but to affect him pre cisely as you wish. This is commonly understood in the case of books or set orations; even in making your will or writing an explicit letter, some difficulty is admittee by the world. But one thing you can never make Philis tine natures understand; one thing, which yet lies on the surface, remains as unseizable to their wits as a high fligh of metaphysics-namely, that the business of life is mainly carried on by means of this difficult art of literature, and according to a man's proficiency in that art shall be the freedom and the fullness of his intercourse with other men Anybody, it is supposed, can say what he means; and, ir spite of their notorious experience to the contrary, people so continue to suppose. Now, I simply open the last bool I have been reading—Mr. Leland's captivating English Gypsies. "It is said," I find on page 7, "that those who can converse with Irish peasants in their own native tongue form far higher opinions of their appreciation of the beau-

ful, and of the elements of humor and pathos in their earts, than do those who know their thoughts only rough the medium of English. I know from my own oservations that this is quite the case with the Indians North America, and it is unquestionably so with the vpsy." In short, where a man has not a full possession the language, the most important, because the most miable, qualities of his nature have to lie buried and allow, for the pleasure of comradeship, and the intellecual part of love, rest upon these very "elements of humor hd pathos." Here is a man opulent in both, and for lack f a medium he can put none of it out to interest in the arket of affection. But what is thus made plain to our oprehensions in the case of a foreign language is partially ue even with the tongue we learn in childhood. Indeed, e all speak different dialects; one shall be copious and wact, another loose and meager; but the speech of the leal talker shall correspond and fit upon the truth of het—not clumsily, obscuring lineaments, like a mantle, ut cleanly adhering, like an athlete's skin. And what is he result? That the one can open himself more clearly his friends, and can enjoy more of what makes life fuly valuable—intimacy with those he loves. An orator hakes a false step: he employs some trivial, some absurd, ome vulgar phrase; in the turn of a sentence he insults, y a side wind, those whom he is laboring to charm; in ruffles another peaking to one sentiment he unconsciously ruffles another parenthesis; and you are not surprised, for you know is task to be delicate and filled with perils. "O frivolous aind of man, light ignorance!" As if yourself, when you bek to explain some misunderstanding or excuse some opparent fault, speaking swiftly and addressing a mind till recently incensed, were not harnessing for a more erilous adventure; as if yourself required less tact and loquence; as if an angry friend or a suspicious lover vere not more easy to offend than a meeting of indiffernt politicians! Nav. and the orator treads in a beaten pund; the matters he discusses have been discussed a thousand times before; language is ready-shaped to he purpose; he speaks out of a cut-and-dried vocabulary. But you—may it not be that your defense reposes on some subtlety of feeling, not so much as touched upon in Shakes peare, to express which, like a pioneer, you must venture forth into zones of thought still unsurveyed and become yourself a literary innovator? For even in love there are unlovely humors; ambiguous acts, unpardonable words may yet have sprung from a kind sentiment. If the impured one could read your heart, you may be sure that he would understand and pardon; but, alas! the hear cannot be shown—it has to be demonstrated in words. Do you think it is a hard thing to write poetry? Why that is to write poetry, and of a high, if not the highest order.

I should even more admire "the lifelong and heroi literary labors" of my fellow-men, patiently clearing up in words their loves and their contentions, and speaking their autobiography daily to their wives, were it not for: circumstance which lessens their difficulty and my admiration by equal parts. For life, though largely, is not en tirely carried on by literature. We are subject to physical passions and contortions; the voice breaks and changes and speaks by unconscious and winning inflections; we have legible countenances, like an open book; things that cannot be said look eloquently through the eyes; and the soul, not locked into the body as a dungeon, dwells ever on the threshold with appealing signals. Groans and tears looks and gestures, a flush or a paleness, are often the most clear reporters of the heart, and speak more directly to the hearts of others. The message flies by these interpreters in the least space of time, and the misunderstanding is averted in the moment of its birth. To explain in words takes time and a just and patient hearing; and in the critical epochs of a close relation, patience and justice are not qualities on which we can rely. But the look or the gesture explains things in a breath; they tell their messages without ambiguity; unlike speech, they cannot stumble, by the way, on a reproach or an allusion that should steel your friend against the truth; and then they have a higher authority, for they are the direct expression of the heart, not yet transmitted through the unfaithful and sophisticating brain. Not long ago I wrote a letter to a friend which came near involving us in a quarrel; but we met, and in personal talk I repeated the worst of what I had written, and added worse to that; and with the commentary of the body it seemed not unfriendly either to hear or say. Indeed, letters are in vain for the purposes of intimacy; and absence is a dead break in the relation; yet two who know each other fully and are bent on perpetuity in love may so preserve the attitude of their affections that they may meet on the same terms as they had parted.

Pitiful is the case of the blind, who cannot read the face; pitiful that of the deaf, who cannot follow the changes of the voice. And there are others also to be bitied; for there are some of an inert, uneloquent nature, who have been denied all the symbols of communication, who have neither a lively play of facial expression nor speaking gestures, nor a responsive voice, nor yet the gift of frank, explanatory speech; people truly made of clay. people tied for life into a bag which no one can undo. They are poorer than the gipsy, for their heart can speak no language under heaven. Such people we must learn slowly by the tenor of their acts, or through yea-and-nay communications; or we take them on trust on the strength of a general air, and now and again, when we see the spirit breaking though in a flash, correct or change our estimate. But these will be uphill intimacies, without charm of freedom, to the end; and freedom is the chief engredient in confidence. Some minds, romantically dull, despise physical endowments. That is a doctrine for a misanthrope; to those who like their fellow-creatures it must always be meaningless; and, for my part, I can see few things more desirable, after the possession of such radical qualities as honor and humor and pathos, than to have a lively and not a stolid countenance; to have

looks to correspond with every feeling; to be elegant and delightful in person, so that we shall please even in the intervals of active pleasing, and may never discredit speech with uncouth manners or become unconsciously our own burlesques. But of all unfortunates there is one creature: (for I will not call him man) conspicuous in misfortune. This is he who has forfeited his birthright of expression, who has cultivated artful intonations, who has taught his face tricks, like a pet monkey, and on every side perverted or cut off his means of communication with his fellowmen. The body is a house of many windows; there we all sit, showing ourselves and crying on the passers-by to come and love us. But this fellow has filled his windows with opaque glass, elegantly colored. His house may be admired for its design, the crowd may pause before the stained windows, but meanwhile the poor proprietor must lie languishing within, uncomforted, unchangeably alone.

# THE STARTING-POINT OF THINKING: THE PROBLEM <sup>1</sup>

### THOMPSON McCLURE

Mr. Thompson McClure, professor of philosophy in the University of Illinois, in "Thinking in Business," brings help to the student of business writing who has been taught that to write well he must solve the triple problem of "straight thinking, adequate expression, and good form." He illustrates what "straight thinking" is by means of examples. He gives an exposition of the thought process in solving a business problem. He does not merely tell a student to "think" when he writes and then leave him puzzling over what "thinking" is; he shows thim to what ends thought can be directed and how to think.

# I. Two Meanings of Thought

THE word "thought" is used in a variety of senses. For our purpose it is necessary to distinguish only two. These we term "loose thinking" and "reflective thinking."

Loose Thinking.—Thinking is used in the broad and roose sense to stand for whatever comes to mind, for whatever, as we say, "goes through our head." When we close our eyes and let our mind wander at ease, "it" thinks. Thinking just occurs; it goes on as naturally and as spontaneously as digestion or as any other natural operation. Thoughts just flow along; one suggests another, and that conother, and so in succession. Daydreaming belongs to whis type. The mind is relaxed and no effort is made to edirect the stream of thought. Thinking of this kind is not needed anywhere; it lacks order, is aimless and random. It subserves no purpose beyond emotional relaxation of the moment. Because such thinking does not terminate in action, it has no consequences; nothing depends on it.

<sup>&</sup>lt;sup>1</sup> From McClure's How to Think in Business. By permission of the AcGraw-Hill Book Company, Inc.

It is also unprofitable; only the daydreamer "pays taxes on castles in the air." The unregulated guessing referred to in the business problem illustration belongs to this type.

Surely we need no training in order to engage in this kind of thinking. So far as the training goes, we need to be trained out of it, for far too much of our time is whiled away and wasted in this languid and trivial day-

dreaming.

Reflective Thinking.—Reflective thinking, on the other hand, is an active and constructive process in which one makes a conscious effort to control and direct the course of his thoughts. No longer does "it" think, but "I" think. We debate with our thoughts, criticise them and estimate them with reference to some end or purpose. It is the kind of thinking that issues in action. Things depend on it. It involves deliberation, choice, decision, judgment. Before you make a decision involving consequences, you think. You do not just think; you think about the predicament you are in.

Quotation from Hobbes.—These two types of thinking were long ago recognized by the British philosopher,

Thomas Hobbes. He wrote:

This train of thoughts, or mental discourse, is of two sorts. The first is unguided, without design, and inconstant; wherein there is no passionate thought to govern and direct those that follow, to itself, as the end and scope of some desire, or other passion: in which case the thoughts are said to wander, and seem impertinent one to another, as in a dream. Such are commonly the thoughts of men, that are not only without company, but also without care of anything; though even then their thoughts are as busy as at other times, but without harmony; as the sound which a lute out of tune would yield to any man, or in tune to one that could not play. . . .

The second is more constant, as being regulated by some desire, and design. For the impression made by such things as we desire, or fear, is strong and permanent, or, if it cease for a time, of quick return: so strong it is sometimes, as to hinder and break our sleep. From desire, ariseth the thought of some means we have seen produce the

<sup>&</sup>lt;sup>1</sup> The business problems are omitted.

ke of that which we aim at; and from the thought of that, the ought of means to that means; and so continually till we come to me beginning within our own power. And because the end, by the eatness of the impression, comes often to mind, in case our thoughts ign to wander, they are quickly again reduced into the way: which beeved by one of the seven wise men, made him give men this recept, which is now worn out, Respice finem; that is to say, in all our actions, look often upon what you would have as the thing that rects all your thoughts in the way to attain it.

Thinking Defined.—By thinking, as we shall use the ord from now on, we mean thinking of the reflective pe, the kind of thinking you do when struggling to solve problem. It may be defined as the active, careful and existent effort to discover adequate ways and means of solving the difficulties that confront us in the course of

ur daily experience.

This is admittedly a narrow definition of thinking. The ord reflection is here arbitrarily used in a restricted sense stand for that type of thinking which is concerned with ne immediate pressure of business circumstances and peds and problems. In limiting our description of reason b its practical application, it is not meant to deny the kistence of reflection in a wider and more ulterior sense. there is a type of reflection in which thinking becomes an ad in itself. Imaginative interest and speculative curiosv may incite one to think with no purpose beyond the here knowing for the sake of the knowing. Beyond the mmediate pressure of routine one may indulge in intellechal interests and find in contemplation a consolation and giovment of intrinsic worth. Neither do we mean to ever the speculative from the practical reason. on in the wider sense of contemplation may, and often pes, have very important consequences for action. It fords expanse and furnishes perspective and serves to eve one from a too narrow routine.

But there is a type of reflection that is concerned with ne direction and ordering of practical affairs. It is with his practical exercise of intelligence that we are primarily concerned. By reflection, as we shall use the word in this book, we mean the kind of thinking that goes on in the formulation of plans and policies of business procedure. The problems of business organization and procedure are largely problems of reconstruction, revision, reorganization. Intelligence, as herein described, is a synonym for the technique of problem solving.

# II. WHAT REFLECTIVE THINKING IS ABOUT

Themes for Thought.—In order to think you must have something to think about. In my early school days, we used to have what the teacher called thinking periods She would say:

"Now, boys, we are going to think. Close your book

and shut your eyes and just think. Think hard."

It would be useless to urge the futility of such a procedure. Thinking does not start up as a sort of spontaneous combustion; it is not something that goes on inside one head on general principles. You might just as well tall about digestion without food or breathing without air as to talk about thinking without a subject to think about Thought must have a theme. Reflective thinking is always relevant to some need or purpose. When we "stop" to think, it is in order to pass some crisis which threatens to

disrupt our plans.

Need the Spur to Thought.—So long as things flow along in their customary channels, so long as our habitual ways of doing things are sufficient to meet the practical demand of life, there is no need for thought. As long as we do the same thing over and over in exactly the same way, action becomes a matter of routine and habit. There is no thinking; there is only acting. It is when an unexpected situation arises for which we have no ready-made rule of thum which can be automatically applied that we begin to look around for a new rule. The time when I think most about my hat is when I have lost it. Uncertainty, confusion doubt, hesitancy are the sources from which thinkin

kes its start and the spur that urges us forward to flection.

Illustration.—Before going to the office yesterday morning, I looked at my engagement books, as I am in the habit of doing every day, and I noticed that I had made an oppointment to speak at the Business Men's Club during the lunch hour. I had quite forgotten about the engagement, as it had been made several weeks in advance. In the meantime I had accepted an invitation to lunch at the country Club at the same hour. That conflict of engagements was the spur to some rapid thinking on my part. Now if you will take the trouble to examine the antecedants of the word "that" when you say: "That started me thinking," you will find it to consist in some crisis that as arisen or in some trouble, predicament, conflict, or pubt. To smooth things out implies that those same nings must first have been messed up.

Problems the Themes of Thought.—All of this we may eneralize by saying that problems are the themes of hought. We use the word problem in the broad sense to over any kind of situation that involves an emergency, the essential meaning of a problem is to be found in the cet that some purpose you have in mind is temporarily them the cet with and but get a jolt or experience a setback. Things get in the cay and interfere with our plans, obstructing our actions and blocking our desires. Something flies up and hits us the face. Why? What's that? What's the matter? What shall I do? Situations that force such questions to asked are what we call problems. As defined by Prosers Woodworth:

"A 'problem' is a situation for which we have no ready and successful response. We cannot successfully respond in instinct or by previously acquired habit. We must and out what to do."

If the solution of a problem were present in the same ay that the problem is present, there would not be any oblem. Neither would there be any thinking. If there were no problems in the world, there would be no need for thought. Beings who gained their ends as easily as the conceived them might be angels; they never could be men

Problems are the price we pay for our humanity.

Example of a Problem.—"The McAlpine department store, located in a large city on the Pacific coast, does as average business of about \$12,500,000.... The stormakes alterations on many garments in order to insure its customers a good fit. This service is furnished to customers without extra charge.

"Mathias Golden, merchandise manager of the rug house-furnishings, and furniture departments of this store objects to this policy of free alterations because he assert that it robs him of his due share of profits. Mr. Golden maintains that if a customer has a suit altered to fit her she ought to pay for the service rendered. This should be accomplished, he believes, by a direct charge to the

customer added to the price of the suit.

"The treasurer, Mr. Goddard, says that extensive alternations would not be necessary if the buyers were efficient and purchased the right styles and sizes. For this reason he holds that all alteration expense should be charged as part of the cost of the merchandise. He recommends that in each department in which alteration costs are incurred a certain percentage, determined on the basis of alteration work for the preceding period, be added to the invoice figures before the goods are marked with the retail prices.

"The general manager, Mr. Bernheissel, thinks that the cost of alterations should be charged as a selling expense to the department concerned. He maintains that the goods are brought into the store in excellent condition, but that the customer must be assured of a good fit or she will not buy; therefore, he says that the cost of alterations is a selling expense and should be treated as such. Mr. Bernheissel believes that the cost of alterations should be charged against the departments involved at the end of each month.

"Problem: This question is now before the board of di-

ectors for decision: What policy should be adopted?"—(D. K. David, Retail Store Management Problems, pp. 10-41.)

In the situation herein described there is a serious breakdown in routine. The existing method of administration involves conflicting opinions and conflicting practice. A teries of contradictory suggestions based on one-sided and incomplete survey of facts is offered. It is at this point that intelligence is required. There is no rule of thumb which can be automatically applied. What is needed is for tome one to take a wide and comprehensive view of the facts and devise a policy that will satisfactorily adjust the conflicting views. Problems similar to this one are constantly arising; they make up the subject-matter of our output that will satisfactorily arising; they make up the subject-matter of our output that will satisfactorily arising; they make up the subject-matter of our output that will satisfactorily arising; they make up the subject-matter of our output that will satisfactorily arising; they make up the subject-matter of our output that will satisfactorily arising; they make up the subject-matter of our output that will be a subject-matter output tha

Thinking a Concrete Necessity.—Given a problem as the starting point, some sort of thinking inevitably follows. The circumstances of life demand that problems be got ever in order that normal activity may proceed. Furthermore, the mind is naturally hostile to problems. So long as we are confronted with unsolved problems, we are in a state of emotional unrest. We cannot rest, often we cannot sleep, as long as we are in an unsettled state of mind. This state of mind is altogether disagreeable and as such often recomes one of the most powerful incentives to thinking. If blocked activity is unpleasant, it is likewise true that successful activity has its emotional compensation. You rive a sigh of relief when your problem is finished.

## III. Some Practical Conclusions

The Question of Training.—If the thinking process is a roblem-solving process, the only way to improve thinking by solving problems. And this implies that there must e problems to solve. If you wish to increase the power of hought and to develop the ability to do clear and reflective hinking, embrace every opportunity to handle problems. In your work in problems. Put yourself in a situation

where you have to take the initiative. Assume responsibility, incur risks, be liable for something. If you want to learn to think, get into trouble! Until you become involved in a hazardous undertaking, until you are up against a read difficulty, you will never learn to think. The way to develop leadership is to take the lead. You do not first learn to think and afterward apply that learning to the solution of a problem; you begin by handling problems and the effective handling of the problem is the thinking.

From the Point of View of the Executive.—If you are an executive and wish to train those under you in the ability to do clear thinking, it is necessary to provide the opportunity for such training. If business is to develop and promote intelligence, it must afford the means and conditions for individual thinking. Business must be so organized as to leave some leeway to the individual, some chance to exercise judgment, some risk to run, some responsibility to assume. What is fatal to the development of the power to think is to live in an atmosphere of routine and drill where everything is mechanical and clocklike. If men are to be trained to think in business, then business must provide the preconditions necessary for such training. It is futile to expect to develop brain power in any other way.

From the Standpoint of the Average Man in a Routine Job.—On the whole the business world is anxious and ready to give responsibility, but men are timid and unwilling to assume it. They do not want to think. Sheer mental laziness holds them back. They stand around waiting to be told what to do next. Thinking means the incurrence of risk and the acceptance of responsibility and men dislike to assume either. They prefer a task to be performed in a routine and listless manner rather than a problem to be solved involving individual effort and constructive thinking.

If you wish to train your mind, you must find the opportunity for that training in the work you are doing. And if the work you are doing does not of itself offer the proper conditions, you must create them. There is a

colem right here: How can I utilize the work I am doing means for my own intellectual growth? The answer is: taking your work, not as a task to be performed, but problem to be solved.

Ilustration.—Here is an illustration of a man who got ward by converting a routine job into a problem. Mr. es had a position in a bank and it was his task to list cks. He put to himself the following question: Can ascover anything about the character of the patrons of bank by noting the kind of people they pay their nev to? As an experiment, he selected Mr. Smith, a whom he knew nothing about. He observed ten of Smith's checks, jotting down the amount and the son to whom they were made payable. In the evening, en he had nothing else to do, he turned to the city ectory and looked up these ten names. Upon further estigation he found that eight out of ten of these men e speculators. He drew the inference that Mr. Smith spending his money in speculation. Thinking that information might be useful to the bank authorities, stated it to a bank official. At a subsequent directors' eting, the question arose as to extending the time of a h to Mr. Smith. The official to whom Mr. Jones had veved his information stated it to the directors. No ension of time was granted to Mr. Smith. It would be to infer that Mr. Jones, by converting routine into continuous opportunity for reflection, was steadily beloping his intellectual powers.

individual Initiative.—It is of vital importance for him wishes to improve his thinking to adopt an active tude of mind. He must take the initiative. An adverge salesman, a man drawing a salary of \$10,000 a year, urned to the head office after two weeks' work on a blem. He stated the problem, saying, "Here are the its." "Well," asked the executive, "what is your solute." The salesman replied that he had none, that not

ng a part of his job.

This is just what most frequently happens when a man

is confronted with a problem. He passes it to the man higher up. Here is a real weakness. You should strugg with the problem yourself and try to find a solution. An of the time situations are arising which lie outside routine and customary precedents. When such situations arise, don't "pass the buck." When you go to your box with a problem in one hand, have a proposed solution the other. Your solution may be turned down, but all the while you are learning to think, and what is also of importance, those higher up are becoming aware of that face

Learning is not a passive soaking in of rules and methods about thinking; it involves an active and vigorous effort on your part to think. What would you say of person who went into a gymnasium for physical training and said to the director: "Here I am, exercise me. Pumhealth into me." I often encounter this attitude of min in college students. They come into my class with a non chalant air, as if to say: "Well, here I am; educate me you can. I dare you to try." To learn requires a conscious and deliberate intent backed by deep-seated passion an interest. You must want to get forward.

Here is a passage from William James, one who probable knew more about human nature than any other man his time. You would do well to read it carefully and tal

it seriously to heart:

Depend upon it, no one need be too much cast down by the dicovery of his deficiency in any elementary faculty of the mind. To total mental efficiency of a man is the resultant of all his facultiful. He is too complex a being for any one of them to have the deciding vote. If any one of them do have the casting vote, it is more like to be the strength of his desire and passion, the strength of the interest he takes in what is proposed. Concentration, memory, resoning power, inventiveness, excellence of the senses—all are sufficiently to this. No matter how scatter-brained the type of man successive fields of consciousness may be, if he really care for a suffect, he will return to it incessantly from his incessant wanderings, and first and last do more with it, and get more results from it, than an other person, whose attention may be more continuous during a give interval, but whose passion for the subject is of a more languid and less permanent sort.

Summary.—By thinking, as the word is used in this ook, is meant reflective as set over against loose thinking. Sing the word "problem" in a wide sense to stand for any emplication that arises in experience, it may be said that roblems constitute the subject-matter of thought.

The following practical conclusions may be noted:

1) To train oneself to think implies that one must have roblems to think about, and must recognize them as such then he sees them. (2) If business is to train men to nink, it must be so organized that the individual is given ne opportunity to handle problems. (3) The individual must find in his work the means of his own intellectual rowth. (4) The essential precondition of all learning is a active attitude of mind and a deep-seated desire to parn on the part of the learner.

# THE CRAFT AND THE EQUIPMENT<sup>1</sup>

# JOHN M. MANLY AND J. A. POWELL

Professor John M. Manly, head of the department of English in the University of Chicago since 1898, has collaborated with Mr. J. A Powell, of the Holtzer-Cabot Electric Company, of Chicago, in the preparation of several books which deal with business writing, including "Better Business Letters," "Better English" and "Better Advertising." The selection from "Better Business English" which follow states that anyone with a resolute purpose can learn to write well and offers suggestions useful to students interested in any form of business writing.

Can Writing be Learned?—Theoretically, any man or ordinary intelligence can learn to write. As a matter or fact, not everyone can. Theoretically, any man of ordinary strength can learn to walk; but some strong men are borr without legs. Now the "legs" of learning to write consist in "the will to learn"—not a mere "I wish that I could and the opportunity to hear enough good English. Nowardays the opportunity to hear enough good English to serve all the purposes of writing is almost universal, but many men are born without enough will power—enough strong desire and continuity of purpose—to learn to write or to de anything else that requires knowledge and skill; for will power is not mere emotional longing—it involves fixity or purpose as well as intensity of desire.

If writing could be learned by merely reading a book everybody could learn; for reading a book is for most persons an indolent, passive occupation, that may be carried on even when one is too lazy to decide to stop reading But no one, by merely reading a book, ever learned to

<sup>&</sup>lt;sup>1</sup>Reprinted from *Better Business English* by Professor J. M. Manly University of Chicago, and J. A. Powell, published by Frederick J. Drak & Co., Chicago.

rite, to draw, to paint, to build a house, to ride a horse, or play golf, tennis, billiards, or any other game. Neither the reading of this book, therefore, nor even the frequent ensultation of it for first aid in times of sudden distress, ill alone make any reader of it a skillful writer. Skill writing, as in any other occupation, is the result of ractice.

But mere practice makes only "dubs"—golfers who play round in the nineties, billiardists who are proud of a n of ten, tennis players who can beat only home talent, riters who dazzle the ladies' literary clubs. To make a expert requires practice, but it requires also thought, If-criticism, tireless energy. Every high-class expert in rery occupation has become so because he added to natal talent for it a willingness to think persistently about ethods as well as results, to criticize his own failures, to ludy the successes of his models and his rivals, and to ractice persistently with a view to absolute knowledge the tools he works with and absolute mastery of all eir possibilities. Show me any occupation or sport in nich expert skill comes without thoughtful, critical prace, and I will show you one that has not yet been really eveloped by experts.

rIn the whole history of writing you cannot find an expert criter who became so without trying. Byron awoke one corning to find himself famous, but he had burned the ridnight oil many nights before. Native talent counts or much in any human activity, and every man gets some raining in the use of language by the inevitable necessity is using it in daily life; but if you knew the truth even cout the friend who is continually springing witty sayings and clever repartees, you would know that, although sometimes does so impromptu, he has often sat up they gloating over some that he has sprung, dreaming we they might have been better if he had only thought a different twist, and planning others that he will spring the day if some one will only lead up to them properly. If, then, you wish to learn to write, you must have the

"will to learn." You must be ready to think about your thinking; to study words and the exact meanings and user and social standing of each; to compare several ways or saying the same thing and try to find out which is the best for each particular purpose, and why, and whether there is another way better than any of them; to make experiments with your letters after they have got old enough and cold enough for you to see them as they actually are, with all their blemishes upon them, and how the blemishes might have been avoided; to practice collecting and organizing all you know and think on subjects large and small until your mind acquires the faculty of collecting and organizing your knowledge and thoughts as automatically as your hand writes the words of a well-known sentence.

Skill in writing is, in fact, skill in thinking. No skill is of practical use until it has become automatic-second nature, as we call it. One does not learn to write by learn ing to avoid this word as "slang" and that word as "nor used in refined circles." Such knowledge may be valuable in an emergency, just as a distressed golfer may learn to correct his "slice" by moving his left foot, or by gripping a little further over with his right hand, or by some other emergency aid to the indolent; but emergency aids alone never put a golfer into even the semifinals of the National Open Championship, and emergency aids alone never put a writer into the front rank of literary men or of expert business writers. Persistent, thoughtful effort to think straight and to write clearly will, however, soon become automatic; and good writing-clear, simple, concise, correct writing-is within the reach of anyone who can and will make the necessary effort.

What is Style?—It is strange that so many persons know what is good style in sports and in occupations that demand skill rather than knowledge, while so few know what it is in writing. No one thinks that the baseball pitcher with the longest "windup" has the best style, or the tennis player who is always in the air, or the billiardist who puts the most chalk on his cue; yet there are many intelligent

sons who think that good style in writing consists in ng long and elaborate sentences and words that smell old cedar chests and lavender, and in joining them tother with such connectives as "anent," "insomuch as," e," "albeit," "theretofore," "perchance," "peradvene." Style in sports and occupations of skill is that thod of activity which uniformly gives the best results h the least real and apparent expenditure of effort. cle in writing is the same. Of course we use the word le in another sense—the general sense of "manner" when we speak of the peculiar style of a certain player writer; but style, as we are concerned with it, is simply pression perfectly, or even excellently, fitted to the ought it conveys.

But a thought is not completely thought until it is fully med, and it is a well-known fact that no one can think though he may dream and ruminate—without using ords as his means of thinking. The perfect formation of hought, therefore, is a process of thinking in words, and en the thought is perfectly formed, the words for it are peady chosen and arranged. What may seem to be a ocess of choosing words is really a process of perfecting bught. Style, then, is not a beautiful dress of words veloping a thought, but a form of words perfectly exssing a thought. Good writing comes from good think-Style is the product, not of the words you choose, of the thoughts you have and the forms in which you

onk them. The consequence of all this is that good style is to be nained, not by collecting flashy and pretentious words of phrases, but by thinking thoughts that are worthy of pression and having at your command such an exact bwledge of the meanings and values of language that can think your thought perfectly and completely vaguely, dimly, in rough outline only. You are to dy the language and learn all its possibilities, to be sure, not with a view to decorative uses. Your concern h it is to acquire it so thoroughly that you can express yourself to yourself with absolute perfection. When you have done that, you have acquired all the style of which you are capable. If your nature is dry and unproductive your style will be dry and unattractive; but there will I no help for you except through the quickening and enrich ment of your personality. To spread a silk dress over bean pole may exhibit the dress; it does not improve the style of the pole. You may exhibit some fine language but you will deceive no reader who has an eye.

In business writing, every effort of thought and expres sion is directed—and properly directed—to getting result Style in business writing is therefore that form of thinking in words which gives the fundamental idea its greater efficiency. Style is perfection of operation. Every write concerned with business, then, should remember always that he is not writing to display his vocabulary, his education, his wit, or his personality, but to get results. The advertisement that has the best style is not that which gets the laugh, but that which gets the customers. The object of a business letter is not to arouse admiration of th writer, but to make "good business." Too many writer forget this. Advertising men swell with pride over the cleverness of advertisements that never sold enough good to pay for themselves. Men in the home office chortle wit glee over a witty retort—"a come-back" they call itthat left the correspondent angry and helpless-and los the house a customer.

Personality and How to Express It.—Like style, personality has been misunderstood and misrepresented. To react the books on success in business, one would think that personality, too, is something put on, a drapery, a decoration that can be purchased ready made, or at least made to order. On the contrary, personality is about the least changeable possession you have. It is not your possession it is you—you, and the whole of you—all that you know you are, all that our friends know you are, and all that nobody knows you are.

Is this what you wish to express in your business? D

not think you had better keep some of it back? make selection? exercise a little judicious suppression and a le intensive cultivation? What is it that you really the to exploit? Surely the best that is in you. To do it you must study yourself, learn your strong points I your weak points—for you have some of each—watch ir successes and your failures, not to gloat or to become feeted, but to learn. Learn what you can do; believe a can do it; and do it. Self-knowledge, and faith in irself, and a fixed, unchanging, unflagging determination the thing at hand that you really wish to do, may mean personality; but they will mean success.

What shall we say of personality in writing? Shall we, "Be natural?" Some wise man has said—or I have sught: "Don't be natural, if your nature is bad; it is ter to be attractive than to be natural." It is best, refore, to fix your attention on your subject, to learn about it. If you really know all about it in all its rects and relations, you will try not to put yourself, but it subject, into what you write—not all of your subject, that part and that part only that concerns your cor-

pondent.

n writing, remember what you are writing about and y you are writing. Be clear; be concise; be specific. at your correspondent with respect even if he is your ind. Don't paw him; he may not like to be pawed. h't joke him, unless you are sure he likes your jokes will be needing them when he reads them. Some peodo not like jokes at any time; others cannot endure m in the dark of the moon. Few things have spoiled e sales and lost more customers than unappreciated mor. Especially important is it never to write a letter vt will make trouble if it is not read in the tone and elerstood in the sense in which you intended it to be and understood. Don't take a chance on it. You not be there to insure its being read as you wish. Supis it and write in its place one that cannot be misunderod. In all your writing, write, not so that your reader

may understand you, but so that he must. Finally, don lose your temper. If you have done so, and as a consequence have written a letter that you are especially prou of, lay it aside, and the next day—without looking at again and reviving your pride in it—write another. The read the two together and decide which you will be better pleased a year from to-day to have sent. Modern ink not as good as that of three hundred years ago, but still lasts a long time.

Culture for Business Writers.—Since good style depend upon good thinking, and interesting thinking depends upon the cultivation and enrichment of the writer's mind, we may inquire what culture is of most use to the business

man as a writer.

First of all, we may prescribe a knowledge of his subject of the field in which he works. This is not only fundamental to success in dealing with practical questions that arise in it; it is also the soundest and surest claim a business man can have to interesting business correspondents; what he has to say. Everyone knows the difference is tone, in power to command attention and respect, between the words of any man who knows his subject in a master; way and those of a mere glib talker. It is not necessare that the expert should tell all he knows, to assure us that he knows it all. A few remarks, a single sentence, with often make us feel the charm of his mastery.

Next, we may place a knowledge of human nature. This is so important that some men who have it in a hig degree are able to dispense with a knowledge of the methods and materials of their business. No man who wishes to be a successful writer can get along without it, for writing is rarely done—never in business—for the mer pleasure of self-expression. Always there is some one to whom the writer is expressing his thought, upon whom he wishes to make a certain impression, or to whom he wishes to convey certain information. Human nature, therefore either in the individual he knows he is addressing or if the class which that individual belongs to and probable

epresents must be known to the writer with a fair degree of accuracy, or he cannot be sure that what he says will broduce the impression or effect he intended. Besides his, human nature is in itself the subject that through Il the ages has had the greatest interest for man. Almost Il great literature is an attempt to paint some aspect of luman nature, some phase of human life, some human veakness or aspiration, as the author saw it, in order that ther men may see it with his eyes, enriched by passing rhrough his mind. The most interesting men and women to talk to are not those who have read most or traveled tarthest, but those who have studied human nature with most intelligence and sympathetic understanding. In the third place, the business writer must be familiar with the standards of good taste. This does not mean that re must keep track of the changes of fashion, or eagerly earch for the newest fads in stationery and letter forms. great deal too much is made of such things by some triters on style in business correspondence. Long ago cipling said of writing poetry:

There are nine and sixty ways of constructing tribal lays, And every single one of them is right.

there are perhaps not so many possible forms of letter beadings, addresses, and salutations, but it is no exaggeration to say that any form devised by a person of really bod taste would probably be felt to be entirely proper or any other person of equally good taste. The point is tis: a person who is unfamiliar with the standards of good teste, in language, in manners, in thought, is continually tanting some fixed rule, some rigid pattern, some "authority"; the person to whom the standards are as familiar breathing does not worry about rules and patterns and authorities, but does, naturally and easily, the thing that there persons of culture and taste recognize as correct and test. The writer who has to depend upon rules for not fiending the taste of his readers is working in chains, not

like a free man. And of course the good taste demanded of the writer is not that of "high society," but that of men and women in general who care for the things that make life sweet and beautiful and fine.

Finally, for the highest and broadest phases of his worked the business writer needs familiarity with the great motter tendencies in civilization. Familiarity with these wear perhaps not help a writer in ordering a carload of nails at replying to a complaint about a delayed shipment, business writing is not confined to such subjects. The leaders of the business world to-day are men of knowledge and vision. They know that never before in the history of mankind have so many men been thinking deeply and subtly, and they know that their leadership depends upon knowing what is thought, and why. The writer is the voice of business; he must be a part also of its mind.

## STATISTICS 1

#### HENRY SEIDEL CANBY

Dr. Henry Seidel Canby (1878-), for many years a distinguished rofessor of English in Yale University, and since 1924 editor of the Saturday Review of Literature," is a keen but sympathetic critic of terature both old and new. This essay, with its unliterary title, consins intelligent comment upon the relation of literature to success life. It is especially significant for the writer of business letters or dvertisements, whose success in life depends largely upon a sympatetic understanding of human nature.

WE like to befuddle ourselves with statistics. It is a leasant vice that produces cheap thrills and quick conclusions with no after effects that cannot be removed by fresh dose. To-day, figures from intelligence tests are ulped down without tasting; to-morrow, it will be something else.

I These intelligence tests have roused an old hare that has un many a course before, and calls himself "How to Prepare for Success in Life." It seems that statistics prove that the really successful men did only indifferently well to their universities; the studious and proficient have not

een such good "providers" twenty years after.

If statistics were valuable in a discussion of What is success in life? several remarks might here be pertinent. As, or example, Are the degrees of doing well in college really ested by a marking system in which dull men can adhittedly excel? Is there any real relation between a university training and that inherent shrewdness which is one of the prime factors of financial success? It is probably true that as many boys have been kept from becoming mil-

<sup>&</sup>lt;sup>1</sup> Reprinted from *Definitions: Second Series*, by Henry Seidel Canby, by ermission of Harcourt, Brace & Company.

lionaires by their college education as have been given: leg-up toward that eminence. What of it, if college gave them what they wanted?

But there is an ancient fallacy that raises its deceitfur head above these statistics. There is no means except through personal intimacy or books by which we can tell how others have succeeded in life, and, since books dear heavily in imagination, they cannot be made a basis for statistics.

This question of success is so complex that only literature—and a good deal of literature—can present it fairly. The poorly paid professions—for instance, preaching teaching, science, and literary literature, cannot reckon their compensations fairly without taking count of gratified pride. Pride will not fill an empty stomach, but it is a good substitute for an overstuffed pocketbook. Statistics cannot estimate pride in a docile congregation or an international reputation, but it is there, waiting to be counted, and scores as high as income or business power.

And how statistics lie about money, since they estimate only its gross absolutes instead of its far more important relatives; such imponderables as the achievement of getting it, the independence it brings, the power that resider in it! Greatest crudity of all, these futile figurings, based upon income or a position in Who's Who, do not even touch in passing success and failure in the more intimate relationships. How delicate these are, how dependent upon minute adjustments in the physiology or the psychology of the situation, scientists are now explaining, although literature knew the facts long before. Indeed, statistics of success are largely negative. They indicate that Class A is not badly housed, although, Heaven knows! with a million dollars its members may still be uncomfortable that Class B is not underfed, although whether they digest, statistics do not tell us; that the individuals of Class C can leave a competence to their children, though what they will do with it remains upon the knees of the gods he mortifications of life, the moral sores and diseases of re will, as well as such blessings as healthy glands, a love mature, or a taste for reading, are never viewed by their impous summaries.

Bartlett's Familiar Quotations has perhaps five hundred ms which express more tersely these familiar ideas, but ris worth adapting them to the present if only to emphase a new use for good books. If this standardizing process curves, formulas, and statistics grows upon us, the otion that you can bring up your child, adjust your wife husband, or plan for the family by millimeter rule or imperamental test is likely to become dangerously genalized. Literature is the corrective, for literature deals th the concrete, which means, when men and women are ncerned, with individuals. Put a mathematical study the effects of sex suppression on one pan of the scales ad a good novel of normal family life on the other, and erhaps you will strike a balance. It has often been comrained, and with reason, that we who read are likely to rake literary judgments, estimating our environment not the facts, but in terms of what we have read in books. fell, a good poem or novel is a safer guide through those emplex difficulties in which the most harmonious family ill occasionally be involved than statistics. There is more pout success in life in Browning, Hardy, Whitman, or Tilla Cather than in all the intelligence tests and deducons therefrom.

Indeed, one reason for the increasing intimacy of modin literature, its plunges into psychology and physiology which so many find objectionable, is defensive. Instinclively our writers are contending against the misleading coneralizations of statistics, against the convenience of tience, which, quite properly, tries to classify dogs, moleales, women, and emotions in order to set up hypotheses and then move ahead. To think scientifically is what the all must come to, and the sooner the better, but it is the function of literature to prevent us from carrying science beyond its own discoveries. The best interpreter life for those wise enough to profit by it is, naturall experience; but literature, especially literature enriche by science, is going to remain the second best.

## THE PHILOSOPHY OF STYLE

#### HERBERT SPENCER

"The Philosophy of Style" is a classic in the literature about style. Spencer finds one principle underlying all the maxims of books on composition and rhetoric, and that principle is economy of the reader's r hearer's attention. No doubt he is wrong in trying to make one aw explain the multitude of qualities that make writing effective. But there is no other so vital for everyday writing, and particularly or business writing of all kinds. The extract selected for this book pplies the principle of economy to the choice of words.

COMMENTING on the seeming incongruity between his ather's argumentative powers and his ignorance of formal ogic, Tristram Shandy says: "It was a matter of just wonder with my worthy tutor, and two or three fellows of hat learned society, that a man who knew not so much as the names of his tools, should be able to work after that ashion with them." Sterne's implied conclusion that a nowledge of the principles of reasoning neither makes, or is essential to, a good reasoner, is doubtless true. 'hus, too, is it with grammar. As Doctor Latham, conremning the usual school drill in Lindley Murray, rightly emarks: "Gross vulgarity is a fault to be prevented; tut the proper prevention is to be got from habit—not ules." Similarly, good composition is far less dependent n acquaintance with its laws, than on practice and natural ptitude. A clear head, a quick imagination, and a sensiwe ear, will go far toward making all rhetorical precepts reedless. And where there exists any mental flaw—where nere is a deficient verbal memory, or an inadequate sense If logical dependence, or but little perception of order, er a lack of constructive ingenuity, no amount of instrucon will insure good writing. Nevertheless, some result hav be expected from a familiarity with the principles of

style. The endeavor to conform to laws may tell, though slowly. And if in no other way, yet, as facilitating reviision, a knowledge of the thing to be achieved—a clear idea of what constitutes a beauty, and what a blemish—cannot fail to be of service.

No general theory of expression seems yet to have been enunciated. The maxims contained in works on composit tion and rhetoric are presented in an unorganized form Standing as isolated dogmas—as empirical generalizations they are neither so clearly apprehended nor so much respected, as they would be were they deduced from some simple first principle. We are told that "brevity is the soul of wit." We hear styles condemned as verbose on involved. Blair says that every needless part of a sentence "interrupts the description and clogs the image" and again, that "long sentences fatigue the reader's at tention." It is remarked by Lord Kaimes that, "to give the utmost force to a period, it ought, if possible, to be closed with the word that makes the greatest figure." Avoidance of parentheses, and the use of Saxon words in preference to those of Latin origin, are often insisted upon. But, however influential the precepts thus dog matically expressed, they would be much more influentias if reduced to something like scientific ordination. In this as in other cases, conviction is strengthened when we understand the why. And we may be sure that recognition of the general principle from which the rules of composition result will not only bring them home to us with greater force, but will disclose other rules of like origin.

On seeking for some clew to the law underlying these current maxims, we may see implied in many of them the importance of economizing the reader's or hearer's attention. To so present ideas that they may be apprehended with the least possible mental effort, is the desideratum toward which most of the rules above quoted points. When we condemn writing that is wordy, or confused, or intricate—when we praise this style as easy, and blame that as fatiguing, we consciously or unconsciously assume

is desideratum as our standard of judgment. Regarding figuage as an apparatus of symbols for conveying bught, we may say that, as in a mechanical apparatus. e more simple and the better arranged its parts, the eater will be the effect produced. In either case, whater force is absorbed by the machine is deducted from the sult. A reader or listener has at each moment but a nited amount of mental power available. To recognize d interpret the symbols presented to him requires part this power; to arrange and combine the images sugsted by them requires a further part; and only that part hich remains can be used for framing the thought exessed. Hence, the more time and attention it takes to beive and understand each sentence, the less time and tention can be given to the contained idea: and the less vidly will that idea be conceived. How truly language list be regarded as a hindrance to thought, though the cessary instrument of it, we shall clearly perceive on membering the comparative force with which simple leas are communicated by signs. To say, "Leave the om," is less expressive than to point to the door. Placg a finger on the lips is more forcible than whispering, Do not speak." A beck of the hand is better than, "Come re." No phrase can convey the idea of surprise so vidly as opening the eyes and raising the eyebrows. A rug of the shoulders would lose much by translation into ords. Again, it may be remarked that when oral lanpage is employed, the strongest effects are produced by terjections, which condense entire sentences into sylbles. And in other cases, where custom allows us to press thoughts by single words, as in Beware, Heigho, udge, much force would be lost by expanding them into ecific propositions. Hence, carrying out the metaphor at language is the vehicle of thought, we may say that all cases the friction and inertia of the vehicle deduct om its efficiency; and that in composition, the chief ging to be done is to reduce the friction and inertia to e smallest amounts. Let us then inquire whether economy of the recipient's attention is not the secret of effect alike in the right choice and collocation of words, in the best arrangement of clauses in a sentence, in the proportion order of its principal and subordinate propositions, in the judicious use of simile, metaphor, and other figures speech, and even in the rhythmical sequence of syllable

The greater forcibleness of Saxon English, or rathe non-Latin English, first claims our attention. The sever special reasons assignable for this may all be reduced the general reason—economy. The most important them is early association. A child's vocabulary is almost wholly Saxon. He says, I have, not I possess-I wish, no I desire; he does not reflect; he thinks; he does not beg for amusement, but for play; he calls things nice or nasty, no pleasant or disagreeable. The synonyms learned in after years never become so closely, so organically, connected with the ideas signified, as do these original words used i childhood; the association remains less strong. But ii what does a strong association between a word and as idea differ from a weak one? Essentially in the greate ease and rapidity of the suggestive action. Both of two words, if they be strictly synonymous, eventually call un the same image. The expression—It is acid, must in the end give rise to the same thought as-It is sour; but be cause the term acid was learned later in life, and has no been so often followed by the ideal sensation symbolized it does not so readily arouse that ideal sensation as the term sour. If we remember how slowly the meanings fol low unfamiliar words in another language, and how increas ing familiarity with them brings greater rapidity and east of comprehension; and if we consider that the like effect must have resulted from using the words of our mother tongue from childhood upwards—we shall clearly see that the earliest learned and oftenest used words will, other things equal, call up images with less loss of time and energy than their later learned equivalents.

The further superiority possessed by Saxon English in its comparative brevity, obviously comes under the same

theralization. If it be an advantage to express an idea the smallest number of words, then it must be an adntage to express it in the smallest number of syllables. circuitous phrases and needless expletives distract the tention and diminish the strength of the impression proced, then so, too, must surplus articulations. A certain fort, though commonly an inappreciable one, is required recognize every vowel and consonant. If, as all know, is tiresome to listen to an indistinct speaker or to read ill-written manuscript; and if, as we cannot doubt, fe fatigue is a cumulative result of the attention needed catch successive syllables—it follows that attention is in ch cases absorbed by each syllable. And this being so men the syllables are difficult of recognition, it will be too, though in a less degree, when the recognition of gem is easy. Hence, the shortness of Saxon words becomes creason for their greater force. One qualification, hower, must not be overlooked. A word which embodies te most important part of the idea to be conveyed, espeally when emotion is to be produced, may often with avantage be a polysyllabic word. Thus it seems more freible to say—"It is magnificent,"—than "It is grand." ne word vast is not so powerful a one as stupendous. filling a thing nasty is not so effective as calling it disgustq. There seem to be several causes for this exceptional periority of certain long words. We may ascribe it artly to the fact that a voluminous, mouth-filling epithet by its very size, suggestive of largeness or strength, as shown by the pomposity of sesquipedalian verbiage, nd when great power or intensity has to be suggested is association of ideas aids the effect. A further cause ay be that a word of several syllables admits of more imphatic articulation; and as emphatic articulation is a gn of emotion, the unusual impressiveness of the thing amed is implied by it. Yet another cause is that a long ord (of which the latter syllables are generally inferred soon as the first are spoken) allows the hearer's conpiousness more time to dwell on the quality predicated;

and where, as in the above cases, it is to this predicated quality that the entire attention is called, an advantage results from keeping it before the mind for an appreciable interval. To make our generalization quite correct we must therefore say, that while in certain sentences expressing feeling, the word which more especially implies that feeling may often with advantage be a many-syllable one; in the immense majority of cases, each word, serving but as a step to the idea embodied by the whole sentence should, if possible, be a single syllable.

Once more, that frequent cause of strength in Saxon and other primitive words—their onomatopæia, may be similarly resolved into the more general cause. Both those directly imitative, as splash, bang, whiz, roar, etc., and those analogically imitative, as rough, smooth, keen, blunt thin, hard, crag, etc., have a greater or less likeness to the things symbolized; and by making on the ears impression allied to the ideas to be called up, they save part of the effort needed to call up such ideas, and leave more attention for the ideas themselves.

Economy of the recipient's mental energy may be assigned, too, as a manifest cause for the superiority of specific over generic words. That concrete terms produce more vivid impressions than abstract ones, and should when possible, be used instead, is a current maxim of composition. As Doctor Campbell says, "The more general the terms are, the picture is the fainter; the more special they are, the brighter." When aiming at effect we should avoid such a sentence as:

When the manners, customs, and amusements of a nation are crueland barbarous, the regulations of their penal code will be severe.

And in place of it we should write:

When men delight in battles, bull fights, and combats of gladiators, they will punish by hanging, burning, and the rack.

This superiority of specific expressions is clearly due to a

aving of the effort required to translate words into houghts. As we do not think in generals, but in particulars—as, whenever any class of things is named, we repesent it to ourselves by calling to mind individual memers of the class; it follows that when a general word is sed, the hearer or reader has to choose from his stock of mages, one or more, by which he may figure to himself ne whole group. In doing this, some delay must arise—ome force be expended; and if, by employing a specific term, an appropriate image can be at once suggested, an conomy is achieved, and a more vivid impression produced.

### DICTION 1

#### GEORGE BURTON HOTCHKISS

George Burton Hotchkiss, head of the Department of Advertising and Marketing in New York University College of Commerce, Accounts and Finance, has won general recognition as a leader in the teaching of business writing. He is author with Professor E. J. Kilduff of "Advanced Business Correspondence," "Handbook of Business English," and "Business English Problems." He is also the principal editor of "Business English," a course in twelve volumes published by the Business Training Corporation of New York City and the author of "Business Correspondence," one of the series of "Modern Business" published by the Alexander Hamilton Institute.

The article on diction is taken from "Advertising Principles," of which he is co-author with Messrs. Tipper, Hollingworth, and Parsons. It is particularly interesting as representative of what Professor Hotchkiss is doing to make business writers realize the value of a thorough command of composition in the writing of effective copy for

advertising.

The word is the smallest unit of composition and should therefore be considered first, even though the sentence is more logically the unit of thought. The word is a symbol. It represents an image or conception, just as a sign in a signal code does. It is valueless except there be a community of understanding between the writer and reader. Unless a word represents the same thing to both of them it cannot convey the message intended.

Good Use.—The first requirement of words, therefore, is that they should be in good use. Good use is the acceptance of a word or expression by the majority of authoriaes. In the case of literary composition these authorities are writers and speakers whose position and reputation

<sup>&</sup>lt;sup>1</sup>Reprinted from Chapter XVIII of Advertising Principles, by Tipper, Hotchkiss, Hollingworth, and Parsons, by permission of the Ronald Press Company.

re unquestionable. In advertising copy the standard somewhat broader. It includes the majority of the

ading public.

The ordinary requirements of good use are that a word hould be present, national, and reputable. Language bintinually changes. Words that we commonly accepted esterday may be obsolete to-day; such as yclept, charger, hd yore. The copywriter must avoid these and even such rords as smite, steed, and aver. His language must be up b date; it must contain only words that the average man hderstands and uses. On the other hand, he must gendally avoid slang—such words as cinch, con, dud, etc. even though they are frequently used by the man of the preet, they are limited to a temporary existence. Frequently the man who uses them holds them in contempt.

In the same way, the writer of advertising copy should void French or other foreign words that have not been inglicized, words that are peculiar to certain localities aly, and words that are vulgar corruptions of good Engsh words, such as, alright, orate, and pants. Naturally must see that he uses words in the accepted sense. He just not confuse affect with effect, suspect with expect,

ecept with except, etc.

It is almost an axiom that words in advertising copy mould be simple. They should come within the compresension of the least intelligent and least educated of possible buyers. The advertisements in a newspaper should contain no word that might not be found in the reading polymps. The simple words are those we ordinarily call lenglo-Saxon words—the kind we have used since child-bod. They should be given the preference. Pretentiousess at any rate should be avoided. Emollient and determent have little meaning to the average reader.

Adaptation to the Reader.—Although our language is fore nearly national than that of almost any other councy—largely because of national advertising—still there sees esectional and class differences. The standard of good is in Boston is slightly different from that of Seattle or

Galveston. Advertisements addressed only to limited groups may use language that is peculiar to that group.

In writing advertisements that appeal to men only such as advertisements for smoking tobacco, it is possible to use even slang that would be totally unsuitable for articles that appeal to both sexes. In advertisements to society women, French expressions may sometimes be used. More important still, advertisements to business men, medical men, lawyers, engineers, farmers, and to many other groups of persons who have a peculiar class lingo, may be written in this peculiar lingo.

It may be set down here, however, that one of the great advances advertising is making to-day is in the adaptation of advertising language to readers. It is no longer necessary to insist upon the strict correctness that savors of pedantry. Every principle of word use and sentence structure must be considered in relation to this principle of adaptation. The writer of an advertisement can address his readers in almost the same language that he would use

in talking to them in a convention.

Exactness.—Words should not only be in good use and correctly used—considering adaptation to the readers—they should also be exact. If the writer means to assert he should not contend or declare or claim or state or advised He should know the fine distinction between these words and be sure that he has chosen the one that conveys his exact shade of meaning.

Generalities are to be avoided and specific words used instead. Words like best, highest grade, first class, and the like, have been used so extensively that they no longer have any definiteness of meaning. Words should show how the article is best. Nine times out of ten an advertisement that is weak and unconvincing would be greatly strengthened by substituting specific words for the glittering generalities.

Exactness is especially helped by concreteness of language. Concrete words carry a sense image. They hammer the idea into our minds by giving it to us in the same

rm our eyes or ears or fingers would perceive it. "Small vs are lugging off our wash suits in great spirits," is onger than "Children are carrying off our wash suits." Figurative language frequently makes for even greater actness. We say: "This furnace will not eat up your al," or "It will cut your bills in half." Advertising men bitually talk in figures of speech. They talk of a copy th "punch," with "smash," and of copy that "gets ross." Figurative language is due not so much to a sire for exactness as to a desire for picturesqueness. It s to be used carefully. Figures of speech must be pleast and close to the reader's experience. They must be tural: they must not be mixed: they must not be ained. When a writer speaks of the motion of an autobbile as "like a caress," we feel that he has gone a little h far

It may help in summing up these requirements for act diction to see how a single idea is improved by being pressed in a specific rather than a general word, a conete rather than an abstract one, a figurative rather than iteral one. Take the verb go. This is general. We make specific by saying walk, run, or ride. It becomes concrete ten we say stride, shuffle, or stumble. It becomes figurae in the Big Ben advertisement, which says, "These men ing down to their work," and in the automobile adverement, which says it "floats up the hill on high gear." Suggestion.—The distinction between words is not rely a matter of their exact meaning or denotation, but largely a question of their suggestion or connotation. ery word has its meaning as determined by the agreeint of people. It also has its associations, which are termined largely by its sound, its degree of dignity and ideas which have accompanied it in previous experice. Some words that mean literally what we intend em to mean should be avoided because of their unfornate suggestion. Other words are strengthened by their od suggestion.

Sound.—The sound itself has an important effect. Many

words originated in imitative sounds. The writer of acceptation vertising should not make too careful an attempt to surthe sound of the words to the sense. He should, however avoid words that do not sound right.

For our purpose there are two classes of sounds: liquid free sounds; and harsh, closed sounds. The liquid sound are those in which open vowels and such consonants a l, m, n, r, predominate. They suggest speed and lightness. They enable the reader to pass quickly from one word the next.

Harsh sounds are those in which closed vowels and succonsonants as k, g, h, x, etc., predominate. They give the impression of strength and slowness. They may be sait to supply friction, because they make a physical barrier the reader's passage over the thought. They impress the

words individually upon the reader's mind.

When we speak of "the most delicate chocolate that ever tickled a candy palate or watered a candy tongue, the phrase ripples along with the suggestion of daintines that the thought requires. When we say, "The chorocrash forth," we hear the thundering music of the piane. The writer need not take care to secure such harmonies of sound to sense, but he must be sure that he does not allow his liquid sounds to become too frequent when he is trying to drive home an important thought; and that he does not use too many harsh words when he wants his writing to be read quickly and easily.

Tone-Color.—Words should have the right degree of dignity or tone-color. At one extreme is vivid, figurative emotional diction. Such language we find in the following

When Vance wrote "The Brass Bowl," he drew aside the curtain of night and turned the flash-light of his story-telling power into woman's heart. When the reading public opened "The Black Bag, they saw in its depths the source of cupidity. Those who took the lift off "The Band-box" found the story of vanity, love of finery, hunger of jewels, and the intrigues born of deceit. It was a best seller.

It will be noted that the last sentence has a distinct change in tone to another level of language. The next level is the vulgar or slangy language that is th vivid and colloquial. We frequently find it in tobacco vertising:

rirst of All-

You buy a jimmy pipe. Get one that chums-up with your spirit at off the bat, natural like. . . . Get jimmy pipe joy'us quick as you beat it up the pike to any store that sells tobacco. . . .

The third level is the cheerful or colloquial language at is suitable to messages, about some article of comon use, such as an alarm clock or a razor. Big Ben copy most always has it, as in the following example:

Wonderful memory that fellow Big Ben has—fact is, for his age, smartest thing alive.

is is the conversational lanage of everyday use. It contains no words that are not nerally known and in common use. It is always safe—

arly always appropriate.

Beyond this is the level of restrained, dignified language at may suitably be used in the advertising of expensive d exclusive articles, such as high-priced writing paper, lid silverware, and period furniture. Such an expression "bespeaks refinement," is an example. This level should be used except by a concern that can afford to stand bof from the reader, for the language has the suggestion withdrawal and aloofness.

Highest of all is the elevated and sonorous language of cerature, rarely useful, but occasionally of tremendous over in presenting a subject that calls for vividness better with restraint. We find it in such an advertise-

ent as:

am the printing-press, born of the mother earth. My heart is of below the limbs are of iron and my fingers are of brass.

sing the songs of the world, the oratories of history, the sym-

pnies of all time.

The important thing to be remembered in connection with these degrees of dignity is that when any one of these is adopted no words should creep in that violate it. The effect would be as bad as that of inharmonious colon. When the writer starts out with a vivid figure of speed and then drops into the commonplaceness of, "It was about seller," he spoils his effect by the introduction of a inharmonious tone. The degree of dignity should also in accord with that of the article advertised.

Atmosphere.—The last thing to be considered is the atmosphere of a word. This is a slightly different thin from its dignity and its sound. Its atmosphere is its suggestion of place, or mood, or point of view. Some word suggest the warmth and comfort of life, others the freedom and freshness of out-of-doors, others the quiet and pear of the family fireside.

When a department store speaks of "springtime kime

nos like those the musemes wear," we get a breath of the Orient. We do not know what "musemes" are, but the

does not matter. Other words suggest the footlights, the café, the senate chamber, the office, or the factory.

When a breakfast food advertisement speaks of it "crisp granules combined with the most digestible of a fats, cream" it brings in an atmosphere that is not favor

able to our early morning appetites.

We may allow this matter of atmosphere to rest with discussion of the synonyms for the word smell. Smeltself is ordinarily neutral—to many minds negative unpleasant. It covers the whole broad field. Odor more dignified, but still general. Fragrance suggests deleacy and the atmosphere of flowers grown in the fields gardens. Scent suggests a heavy, powerful smell, perhaps of the Orient, perhaps of perfumes, perhaps of hot-hous flowers—but certainly not the fragrance and delicacy out-of-doors. Aroma suggests things to eat or drink smoke, the kitchen or the dining-room, but no flowers any kind.

To go deeply into the question of atmosphere of word

ould require a consideration of practically the whole eld of language and psychology. There is no way to termine with positiveness the atmosphere our words ill carry to our readers. We can, however, make sure at the atmosphere shall not be negative or unpleasant d that it shall be close to the experience of the majority our readers. If we do this we shall bring them into ose touch with us and make a response more certain.

## THE IMPORTANCE OF BUSINESS LETTERS

#### ALTA GWINN SAUNDERS

An understanding of the function of business letter leads us at once to an evaluation of them in the conduct obusiness; and once their importance is fully appreciated by the student in training for the profession of commerce his interest in learning how to write *The Better Letter* quite certain.

If each person with vivid imagination will look but few years ahead to the time of his graduation from college he will find himself struggling to write an application lette which at the time seems the most important piece of write ing ever penned, and one which in reality is likely to be a much significance in his own life. Or if his imagination carries him far enough, he will certainly find himself in position where the mere ability to write a good letter may not spell success, but where the lack of that ability wil certainly prevent him from being given larger responsibil Sooner or later, in an attempt to follow up good advertising copy, to influence salesmen, to refuse credi to collect money, he is going to come to the full realization of what a very important little tool the business letter i. He may even visualize himself as a professional lette writer or maker of correspondents.

However far his imagination may take him, it is worth while for him to know what some of the astute business men have said on the subject. On every hand, as the following quotations will attest, they give evidence that they are aware of the "tremendous importance" of the business letter, not only as a sales and advertising medium but also as a gainer and retainer of Good-will.

To me, it is just as important to have properly written letters go from an organization as it is to produce the best goods and to have best salesmen sell them."

At the close of each year's business, we have prepared for our kholders a balance sheet.

The inventories, the plant, the working capital, the other items e for a number of years shown an increase in our assets of sound insic value.

But we have never listed what in our judgment is the most valuitem of all—the good-will of this company. Now every dealing we have with a customer has its effect upon this company's d-will. Every letter has its effect. A man will write letters to a it many more people in a day than he can call upon. A custer will receive more letters from us in the course of a year than from our salesmen. This is why the man who writes letters has ig responsibility to our organization."

Through your letters the reader knows the National City Bank."

Our company's standing in the business world is in a very great ree placed in the hands of the men who dictate its letters. The pany's policies, its ideals, the esteem in which the company is to by the American public is affected by the hundreds of letters the daily are going to almost every city and state in the Union."

further proof that business men appreciate the imtance of business letters in the conduct of business is number of articles on the subject appearing not only uch business periodicals as System, Printers' Ink, Mailthe Advertising Fortnightly, etc., but also in the Outk, Harper's Magazine, the Literary Digest, the Atlantic nthly, etc. In some of our universities, we find as many two thousand students enrolled in the courses in busi-Is-letter writing and in correspondence schools as many en thousand students. Metropolitan papers have their viness letter sections, and each of these agencies has its se on the interest of that part of the public which is gressive, and each in its own way is trying to satisfy t interest. Even better proof that business men coner business letters of much moment is the fact that there Better Letters Association of national scope devoted to the improvement of letters which has grown in mer bership and in service since 1917, and which shares to pages of the fortnightly bulletins of the Direct-by-Markettising Association. And of most significance is to fact that a hundred or more firms throughout the count employ correspondence experts to do for their letters which the advertising chief does for their advertising, or the sale manager for their salesmen, and that an increasing number of firms are seeking such correspondence supervisors.

Business men have come to feel the worth of busine letters in various ways. Some have had their imagination fired by romantic facts concerning letters made impressing by vivid presentation of these facts. The Annual Report of the Post Office Department says that the total cost the postal service of the United States for the year ending July 30, 1922, was \$545,644,208.54, and the average expenditures per capita for postage was \$3.92. But who one of the leading officials of the Post Office Department had occasion to speak on the subject recently, he present the facts thus: "Every eighty-six hours every man, women and child in the United States gets a letter. If the number of letters we mail every five days in the United State were laid end for end, they would encircle the globe."

Some firms have been startled by the huge sums the are spending on letters. One bond house found it we spending \$1,250,000; one mail-order house, \$1,000,000; manufacturer, \$750,000; and a packing firm \$200,000. It some men the cost of the individual letter is made more impressive than the total expenditure for letters. On mail-order house found each letter cost fifteen cents; specialty firm, twenty-five cents; a tire company, fortifive cents; a life insurance company, fifty cents; and manufacturer, sixty cents. The insurance company in ferred to requests each dictator to compute the cost his letters each month. In this regard, I recall one dictator in a mail-order house whose letters cost his fin \$1,800 a month, although the cost of each letter was on fifteen cents.

The fact that business men have found commercial letrs of "tremendous importance" in the conduct of busiess, and an account of how they have come to the alization of their value, lead us to seek the underlying uses of their value. We find them in the functions they rform in business which were outlined above, and in eir volume.

Letters are the chief means of communication in busiess. While in colonial days business was transacted by ord of mouth, now it is negotiated almost entirely by tter. It is estimated that the business carried on by an rerage concern through letters varies from 75 to 90 per ent of the entire amount. The Correspondence Manual the National City Bank is responsible for the statement at its officers have at least ten letter communications th customers for every personal communication. Mr.

N. Rasely, while Correspondence Supervisor of the orton Company, admonished his dictators thus: "Only very small part of our customers have ever visited our ant. We do business with those who have never been in

rsonal touch with a Norton representative."

When it is remembered that every letter makes a contact that a customer which is building or destroying good-will rafirm, then it is apparent that the correspondence of a m which reaches a large volume is of vital consideration. The volume of correspondence of some firms, moreover, is matter of astonishment to the public. One tire company hails out from its main and branch offices, 1,200,000 letters year; another over 3,000,000; and one of our banking stitutions over 4,000,000.

The high importance of letters grows, too, out of the at that they are a link of a chain in merchandizing. Its, there is manufactured the finest product that a firm in make; experts in advertising are paid huge sums to eate a demand for it; trained and high salaried salesmen a employed to sell it; and then letters are used to answer ie inquiries about it, to make terms of payment for it, to dlect money for it, and to see that it gives satisfaction.

If these letters fail to function as efficiently as any of the other factors, they have destroyed the value of the other factors. The futility of employing a hundred-dollar-aweek advertising man and a twenty-five-dollar-a-week dictator becomes at once apparent. The story of customers of long standing being lost by one ignorant, careless, untactful, routine letter is only too well known. This cost of letters measured in loss of customers is indirect and likely to be so great that no "accountant can find it," as one business man observed at the first meeting of the Better Letters Association. The direct cost of a letter may be thirty cents, but its indirect cost may be \$30,000, a fact which gives it new significance.

Since letters are representatives of firms, since they are the most personal sort of representatives, since they are constantly creating a personality for a firm in the minds of their readers, since they make numerous contacts with customers, and since their cost is great, their part in the conduct of business is vital. It is imperative, therefore, for those who choose commerce as a profession to be able to write good business letters.

# THE QUALITY OF RESTRAINT IN BUSINESS LETTERS 1

#### JAMES WALLEN

Mr. James Wallen, private secretary of the late Elbert Hubbard, d a free-lance in the field of advertising, lives and has his study in e small town of beauty, East Aurora, New York, made famous by e Roycroft Shops and their founder. In the following essay he ves one an inspiration to put into his business letters high-mindedss, finished style, sincerity, gentility, or grace. He holds as an eal for the business letter the same high quality that characterizes e friendship letter or the "love missive." In this respect it may be inted out that if business letters are merely extensions of perhalities, as are the types of letters just referred to, it is because eir writers in their business life bring into play their whole perhalities and do not have one self for friends and family and another business, and it is because their personality is always beautiful. is because people of patrician personality have embraced business a profession or because the trend of business is already for higher undards. Mr. Wallen not only sets the goal for quality in commer-Il letters, but points out the way, via the cultural.

Douglas Jerrold, essayist, dramatist, and wit, author I The Heart of Gold and one-time editor of Lloyd's ewspaper, had a motto which he used as an editorial yardock. "Quality, not quantity, is my measure," said Jerdd. This might well be taken as the working ideal of the eter-writer. By quality, I think Douglas Jerrold meant exertain high-mindedness, a finished style, sincerity, and intility. And without gentility there is no quality. A an of quality is simply a gentleman.

There are many men of letters and of business who are

Reprinted from *Printers' Ink*, January 1, 1920, by permission of the plishers and Mr. Wallen.

notable as skilful letter-writers. And in almost ever instance a gentle grace and consideration for others dis

tinguishes their messages.

What a desirable thing it is to be known as a good letter writer! Francis Wilson says of Eugene Field, "His per sonality as well as an interesting quality of writing crep into Field's letters, and I have never broken a seal of letter from Field without a chuckle of anticipatory pleas ure over the contents." I would say that for the busines man to-day such a feeling with regard to his letters would come near to making him a success of itself.

It is a natural but most unfortunate failing that the most important letters are those in which we make the

most lamentable mistakes.

The consciousness of "taking pen in hand" often drive away "to come again another day" all the moral spom taneity and sparkle of personality. Then it is that we are apt to overdo, making the production altogether to lavish. It is with letters to meet extraordinary occasion that I will deal here—letters of congratulation, explanation, anticipation, and condolence.

Letters of this character require a rigid application of Douglas Jerrold's motto, "Quality, not quantity, is measure." Suppression as well as expression must be called into play. Arthur Ruhl once wrote a very interesting letter to the editor of *Collier's Weekly* which is a mini

ature essay on good writing. Said Mr. Ruhl:

"I am glad you were pleased with the 'Up to the Front story—the first part of that satisfied me more than any thing I have done for a long time. That stand-offish was of handling the thing, always with the air of keeping a little below your full strength of steam, is good fun when you can pull it off, but it takes a great deal of time and self-restraint, and a story like this, which continually tempts one to shriek, is very difficult to handle that way—almost impossible in a hurry."

You will note that Ruhl puts emphasis on reserve.

### WEIGHS WORDS ON A FINE SCALE

Restraint is especially essential in the writing of letters congratulation, of appreciation, and of acknowledgent. To overpraise a gift, for instance, is to humiliate giver. Michael Monahan received from Eden Philltts, author of "Old Delabole," what one might call a bu letter for its gemlike qualities.

DEAR MICHAEL MONAHAN,—I shall value your book as a memento a choice spirit. May many and many a sheaf of papyrus spring up in your wit and wisdom to enlarge men's minds and teach them brance and sympathy and understanding.

Il prosperity attend you in the New Year, and the good wishes of

Your grateful friend,

EDEN PHILLPOTTS.

Observe how carefully Mr. Phillpotts pays his compliints, using three related words with absolutely different odes of meaning—"tolerance," "sympathy," and "underinding." And then pay your respects to that masterly unner of merging the last sentence into the signature.

This faculty of combining grace and brevity and conveyregretaining at the same time was one of the assets of the le Charles Frohman. Isaac Marcosson, his biographer, tites: "Mr. Frohman usually had one thing to say and do it in the fewest possible words." One of Mr. Froh-'n's managers disparaged an actress who had retired me the organization. On hearing of it Mr. Frohman cote:

But now that her stage life is over we should remember years of good work. She had a simple, childish, fairy-e appeal. I write this to you to express my feeling for who has left our work for good, and I can think now y of pleasant memories. I want you to feel the same." To meet criticism on the part of an actress in his empty, Mr. Frohman wrote as follows:

'In this message I am charged with neglecting your intests. This is a shock to me, because when one neglects

his trust he is dishonest. This is the first time I has ever been so accused, and I am wondering if you is spired the message. I think it important that you show know."

Mr. Frohman could be most gracious in a letter too rival manager, as witnessed in this communication Granville Barker:

"I hear such good reports about your Shakespearis work that I am awfully pleased. I have a Marconi from Shakespeare himself, in which he speaks highly of which you have done for his work. I am sure this will be gratifying to you as it is to me."

How C. F. waited for time to bring one of his stars in agreement with him on a disputed point is evidenced

this note to Otis Skinner:

"I felt all that you now feel about the vision-effect who I saw the dress rehearsal. It looked to me like a magilantern scene that would be given in the cellar of a Sunday school."

A little epistle to E. H. Sothern and Julia Marlowe show how the great manager warded off concern for possible tragedy with a bit of humor. True, we all cannot if humorists, but we can all be human. And humanity reflected in every one of Charles Frohman's little letters

"I wonder why you don't both sail with me May 14 (Lusitania). As far as I am concerned, when you conside all the stars I have managed, mere submarines make members affectionate regards to you both."

And lastly, Frohman's sly two-sentence invitation t

Booth Tarkington to visit New York:

"I don't suppose you have any idea of coming to New York. There are a lot of fine things here worth your while including myself."

### FURTHER WORDS WOULD HAVE FAILED

An associate of Charles Frohman's, Charles Dillingham has attained a similar reputation as a writer of epigram tic letters. In this vein was a report he made from ris on Mr. Frohman's venture in producing "Secret rvice" in the French capital. On the opening night, alizing that the performance was a failure, he cabled r. Frohman the following:

'The tomb of Napoleon looks beautiful in the moon-

It was Mr. Dillingham who wrote to a budding playlight one of the shortest but most conclusive letters on cord:

My DEAR SIR,—I have read your play. Dh, my dear Sir.

CHARLES DILLINGHAM.

Letters of declination are always difficult to write, ether of a play or merely of an invitation to dinner. It is in such a mood that George Bernard Shaw declined invitation from the Drama League of America to visit as country:

'I cannot help asking myself whether it is not now too e. I could have come when I was young and beautiful. tould have come when I was mature and capable. I did to I am now elderly and doddering. Could I live up to be reputation? . . . If I were a modest man, I should not mak of such things. Being notoriously an extremely vain extremely daunt me. I shall leave America its ideal untittered. At least, unless I change my mind or attain than age that my antiquity becomes an asset and the whor is played off the stage by the centenarian."

Both Mr. Frohman and Mr. Dillingham took to heart dictum put in the mouth of Samuel Weller by Dick-, "She'll wish there was more, and that's the great art

lletter-writing."

Elbert Hubbard was a supermaster of the "art o' letterting." As a sample of his quality, let me read a letter at came to me from the "Sage of East Aurora." Dear Jimmy,—You are the best and most rapid ad. writer in America with one exception.

ELBERT HUBBARD.

#### More Could Not Be Said

To be a thing of quality, a letter must not be over embellished. An object discreetly and not overly orna mented is most apt to pass as a work of art. Richard L Gallienne, in an essay on letter-writing, said, "Life is running so fast neither you nor I have time to waste on idl words." And yet there are times you may use many words and not one of them be idle. As an example of this I will quote a rather lengthy letter from James Whitcom Riley to the Mayor of Indianapolis, without a single implementation of the property of the same phraseology.

MY DEAR MR. MAYOR,—When it came to my notice a few days age that you are planning a testimonial concert for Miss Helen Warrum

I felt impelled to send you a word of good cheer.

According to the Scriptures, a prophet is not without honor savin his own country. And that may still hold good "down in Judee, but here in Hoosierland we use the revised version, for to honor our prophets is our first great privilege, whether they come with a sword and shield or only a song on the lips. All we ask is that they be not false. It is a fine thing that Indiana has come to realize that to honor herself she must first honor her children.

This young girl with the full throat and the golden note has sumberself out of the home country into the larger world. As she is about to leave for that land where "music with her silver sound" in the very language of the people, I want to add my hearty wishes to

the many that will follow her.

Her father and her father's father were near and dear to my own people in the days that are gone, and so it is with an interest more than common that I watch her as she faces the hardships and struggles that have always been the toll that talent pays to fame. That she will face them bravely I have no doubt; that she will triumph I firmly believe; but whatever may befall her, she goes knowing that she bears with her the faith and affection of those that know her best—her neighbors. As one of them, I sign myself with every good and hopeful wish,

Cordially yours,
JAMES WHITCOMB RILEY.

Here are phrases that have the halo of immortality put nto a letter which Riley penned for a transient occasion. The single line, "The hardships and struggles that have always been the toll that talent pays to fame," would be nough to earn a man a lasting place in literature.

It has always been the habit of greatness to say much little. And thus we find that when Thomas Jefferson resented the desk on which he wrote the Declaration of independence to Joseph Coolidge, the gift was accomranied by a greeting remarkable for its compactness and

rophecy.

Monticello, November 18, 1825.

Thomas Jefferson gives this writing desk to Joseph Coolidge, Jr., a memorial of affection. It was made from a drawing of his own by Ben Randall, cabinet-maker of Philadelphia, with whom he first dged on his arrival in that city in May, 1776, and is the identical ne on which he wrote the Declaration of Independence. Politics, as ell as Religion, has its superstitions. These, gaining strength with me, may, one day, give imaginary value to this relic for its assolution with the birth of the Great Charter of our Independence.

The simplicity of the Jeffersonian note is enough to ever the labored writer pause.

# PERSONALITY NOT OUT OF PLACE IN BUSINESS CORRESPONDENCE

I have defined quality in its strict sense of gentility. A tter is simply an extension of one's personality, whether to be a love missive or a business letter. I feel that the desirable characteristics of personal letters may be extended to those which concern exclusively commercial matters. The prefer to look upon business as does H. Gordon Selidge:

"A field yielding its rich harvest in quick response to lell-directed energy—a field to be looked upon, if we will, surrounded with beautiful flowers, fragrant always with tonderful Romance."

Meanwhile, may I suggest that there is a royal road too perfection in letter-writing via the study of the epistles of great letter-writers such as Stevenson, Field, Riley, Hubbard, Monahan, and the first great American advertising man, Benjamin Franklin? I say the royal road because it takes one into the land where dwell the choicest minds of all time.

### WHAT MAKES A GOOD LETTER GOOD 1

#### EDWARD H. GARDNER

Mr. E. H. Gardner is professor of business administration in the Iniversity of Wisconsin, author of "Effective Letters," "Constructive Dictation," "New Collection Methods," and magazine articles on the ubject of Business English, and a director of the Better Letters association, 1918–19. Through his writing and teaching, which have contributed much to the advancement of the knowledge of effective rusiness letters, he has given business houses and educational institutions a better understanding of one another's aims so that educational institutions can fill a vital need. This selection emphasizes what may be termed a "watchword" in Professor Gardner's teaching—Plan Your Letter—for no one more than he stresses the fact that "The exter which is rightly planned leads the reader along a path which has teen prepared in advance to conduct him to a desired goal."

"I AM sending you," a friend wrote me a few weeks ago, a couple of hundred letters that came to us during the past month. They may be of interest to you. I have rhecked the ones that looked good to me, and I should say there weren't more than half a dozen good letters in the runch."

More than 200 manufacturers, who had solicited my riend's company to buy their wares for use in the contruction and equipment of a big office-building, were added in this utterance. Less than one in thirty had rained a hearing through their letters. Why?

Every letter that he had selected as good was built bround an evident, though brief, logical plan as the basis or its appeal to action; most of the other letters were

cking in structural outline.

I That incident set me to thinking about a question I

<sup>&</sup>lt;sup>1</sup> Reprinted from *System*, July, 1919, by permission of A. W. Shaw Comany, Chicago, Illinois.

have been interested in for a long while—I have been cold lecting letters and analyzing them for years. So I went through my ten years' collection of sales letters and I drew on my friends for quantities of others. I sought their own judgment on letters they had written and letters they had received, on letters that had produced phenomena. results, letters that were pulling the usual load of business day in and day out, and "also ran" letters.

In the end I was convinced, after analyzing a total of more than 5,000 sales letters. For the letter-writer who seeks to produce results no study is nearly so essential as the study of logical plan. He must know how to manage it and subordinate it; his machinery must not creak and groan and obtrude its cogs and levers in our faces; but when he invites us to step aboard the train of his thought, let him cushion the seats and call our attention to the scenery if he will; but his train must run on the rails and not across country, or we shall be bumped out of our mental security.

If he expects to move us to action, he must follow the brain-paths along which we are accustomed to travel.

One of the values of using an established train of thought is that once the reader has been persuaded to commit himself to it he is more willing to follow through to the end; once he has stepped aboard the train he does not find it so easy to get off.

Suppose we take first the "general to particular" plan, one variety of which consists in setting forth a principles that the reader will assent to, and proceeding to draw conclusions. Here is a letter built on this plan:

The fight for Truth in Advertising develops big men.

The Tribune has one of them-Samuel Hopkins Adams. It is getting another-Richard H. Lee, Special Attorney to the Vigilance Committee of the Associated Advertising Clubs of the World.

War-time prosperity brought a lot of potential Wallingfords out of their caves. Mr. Lee has been busily engaged in clubbing them back in, as the record on the next two pages shows very clearly.

Richard H. Lee comes to the New York *Tribune* September 1st...

like him. We like the things he has done. We like the things we bw he'll do on the Tribune. And you will, too!

The field for Truth in Advertising is broad. Adams and Lee have ered considerable of it. They're going over the rest together. tch their progress in the Tribune.

"The fight for Truth in Advertising develops big men." ad you, who perhaps have done a bit of fighting yourself, spond: "All right—I'm with you. What next?" "The ribune has one of them—Samuel Hopkins Adams. It is itting another—Richard H. Lee," and now you are fairly unched as a listener and eager to know what is coming conclusion.

### THE ART OF MAKING THE READER BELIEVE YOUR ARGUMENTS

In very few of these trains of reasoning are all the steps dicated; half the art consists in leaping over the conisions which you want him to accept. This saves time d spares the reader, who as a rule is all the more interted if you can keep one or two jumps ahead of him all the time.

Opening doors-

Closing doors-

The beginning and end of sales work—whether in person or by mail. But the mail salesman has the "inside"-for he travels on the estige of Uncle Sam-

And nobody turns down the postman.

Save distance, time, and money on your way from the opened door the closed order.

Learn how to pick locks-pick prospects-pick orders.

The inside pages have a suggestion or two-and there are more ere these come from-

How receptive are you?

Thus does a duplicating-machine manufacturer intrigue ar attention to hear what he has to say. We accept withit controversy his conclusion that "the mail salesman is the 'inside'-for he travels on the prestige of Uncle Sam," even though we haven't taken the trouble to raw out the logic. Similarly, there appears to be a stronglogical connection between the first two sentences of an other letter: "No two men are alike. You have individual requirements in dress," even though plenty of other conclusions could be drawn from the first generalization.

If the general statement thus presented is an easily accepted truth from which conclusions are formed, as this holds true. But the first general statement may be one requiring proof, challenging the reader's belief for as instant before the evidence is presented. "As one man the another—as a bit of friendly advice—I say to you, earnore fish and less meat during the summer and you health and pocketbook will benefit," begins a letter from a fish-dealer of Gloucester. "The simple fact that I happen to be selling fish doesn't weaken the force of my suggestion. Ask any doctor if what I have said is not goor advice. Compare the price of a pound of my choice confish steaks with that of a pound of good beefsteak. There's evidence."

A follow-up from the Evinrude Motor Company asserts "You are denying yourself a necessary comfort and pleasure," and while you are thinking, "Necessary, is it?—and how much comfort and pleasure would I get out of their motor?" the salesman is filling your ear full of facts that substantiate the claim. "Every prospective home owner will be interested in the remarkable plan briefly outlined in the inclosed pamphlet," says the real-estate dealer, and proceeds to give you reasons for your interest. In this position they are useful for disarming the momentary hose tility aroused by the approach of the specific sales argust ment. The piano salesman gets your assent to statements about the value of music in the home, as an element in the education of your children, before he talks about the tone and appearance of his particular instrument.

Most of these generalizations, followed by specific conclusions or instances, have been at the beginning of letters; where they formed the point of contact with the existing terests and beliefs of the customer, the predetermined ommon ground. If they are interestingly stated, they eed not lack attention value.

But at any turning-point within the letter, a generalizaon may be introduced to catch and hold assent for a oment. It seems less likely to make its appearance here an at the beginning, to judge by the 5,000 letters I have ramined. Partly this is because a letter is likely to be hilt around a single point; partly it is because, after the tter has started and has the reader interested, it hurries tong at a pace which permits no tarrying and introduces assertions which will not meet with unchallenged assent. To present the particular fact first, and to follow it by e general conclusion, has the value of making a striking. pecific impression on the reader. A single article offered an example of a merchant's stock, a single instance of rvice to show how a firm is equipped to satisfy all your eds, a single talking-point used to concentrate the read-'s attention—these are familiar examples of this type of rought-development. In fact, nearly all our thinking is kely to take rise in some particular occurrence, to pass crough one or more familiar generalizations, and to reach specific conclusion.

What is more compelling than the chain of cause and fect? In nearly all sales-presentation there is, first, the nown cause—the merit of our goods; then follows the efect—you ought to buy. This connection in the letter a usually implied rather than stated, step by step, however, because the writer at the end of his letter is so busy resenting persuasion and multiplying appeals in his envavor to secure action that his appeal for action is ordistrily suggestion or command rather than a definitely

rawn and logical conclusion.

The "consider what this means to you" argument is filt along the line of cause to effect. "You will be interested in learning that the James-Baker Company will in probability adopt Williamson governors as standard its various models of trucks and delivery cars. . . .

This means that owners of James cars now in service will immediately want to avail themselves of the protection that Williamson governors will afford them by eliminating all possibility of fast driving." This is but one type among many. And the letter goes on:

As a distributor of James cars, this is your opportunity to add a comfortable sum to the profit side of your ledger. The inclosed folder briefly explains the features and operation of Williamson governors; but you really should possess a copy of our book *Speed Control*, in order that you may be prepared to handle intelligently the inquiries you will receive. We will gladly send this book gratis and quote prices on the various James governor installations, upon request.

But writers of sales letters seem to have a passion for presenting results first and then calling on the reader to witness the cause. "You can learn more from carefully studying this book than experience can teach you in years simply because it does not spin theories; it presents facts." Then follows an enumeration of the facts.

"Has it ever occurred to you what an economical arrangement it would be to attach direct to your garage that greenhouse you have so long wanted? . . . One boiler would heat both garage and greenhouse, with a saving for both." Like an Aladdin palace, the vision rises before us of what might be, or what actually exists for some other fortunate fellow, and we listen readily to the rest of the story:

Such an arrangement would be decidedly compact.

Part, or perhaps all, of the expense of building a special workroom: could be overcome.

One boiler would heat both garage and greenhouse, with a saving for both.

The inclosed circular shows two subjects so linked up.

Why not send for one of us to come and look the situation over with you, and see what can be done, and what the probable cost will be for doing it?

The familiar "predicament to remedy" formula shows us results—unpleasant ones—and if necessary shows us

cause; but usually we know the cause all too well, the salesman mercifully passes over it to paint the by picture of the remedy. "You need hot water pracly every hour of the day and nearly as often by night.

Banish all hot-water bother by installing a Pitts-

th Automatic Gas Water-heater."

Are there parts of your house that are hard to heat n there's a cold wind blowing outside, when it's blusand stormy? . . . But oh, what fun it is when it is within and all the family can gather around and y one another's companionship. . . . We don't know nything that will add to your comfort very much more h the Perfect Oil-heater."

Last month you figured that you should have made a ain amount of money. But when you made up the nce you found that you had less than you expected. Mail the inclosed card and we will explain how you stop the losses and get all the money to which you are tled." Of course the dealer who received that last er learned the answer from the letter-head, which bore name of a well-known concern which makes one line susiness equipment.

tess compelling, but even more alluring and suggestive, the argument from resemblance. "Our new model will ceed because former models have succeeded." "You e purchased a suit of clothes from us-why not also a and neckwear?" This is the logical action pleasantly

gested by Rogers, Peet, in the following letter:

ecently we had the pleasure of serving you in our clothing depart-

ossibly our furnishings, hats, and shoes escaped your notice—we mighty proud of them and hope you'll give the inclosed folder a thent's attention; then when you come again we shall be glad to y you how complete these departments of ours are.

Te hope you will find it convenient to stop in soon again.

t is logical to argue that the same reasons which have ruced a farmer to purchase one type of machine for farm work should also lead him to purchase another; that housewife who once used a sweeper should buy a vacuureleaner with a revolving brush. "What other men had one you can do," is a potent form of this argument. Or delightful letter in my collection tells the story of how single advertisement in an American foreign-trade pastered inquiries from Holland and Japan that sold boiling year after year, and draws the moral that "if people foreign lands will buy boilers on the strength of adverting, there are people in your town, Mr. Dealer, who your boilers if you, too, will advertise." This letter run

Your selling problem, Mr. Brown, is similar to ours; that is which know that you will be interested in the rest of this letter. What are going to talk with you about starts 'way back in the 'nineties a comes right up to here and now.

One morning seventeen years ago I found on my desk a letter fr Japan. It asked for information and prices on Barton Boilers. course, we sent them, but did not really expect much to happen. weeks passed and along came a nice, cozy order; and we have be sending boilers to Japan ever since.

So much for instance Number One.

Now for Number Two.

One hot summer afternoon a man from Holland walked into coffice. He could not talk English, but he had a friend along to do for him. He was in this country investigating boilers, and wanted see ours, and the way we made them.

Every year since that day we have been sending Bartons to Hollan Both the Japanese and the Hollanders saw our advertisement a one of the American trade papers, which they take to keep up writings.

If these men, thousands of miles away, will buy Bartons through advertisements, isn't it reasonable that people right in your own towill do the same, provided you advertise to them in an interesting attractive way?

Two or three weeks ago we sent you one of our Barton Boiler Burness Booster Books, containing reproductions of advertisements, lante slides, and banner, any or all of which we offered to send you entire at our expense.

This morning I was looking over the long list of dealers who had see in their requests for them, and was rather surprised not to find you name among the number.

If it pays these other dealers to advertise, it will pay you. WI'

you hunt up that Booster Book and select some advertisements des, or a banner, and send us an order for them?

them the way we suggest and you will find them digging up ess where you never imagined it could be dug.

hen one comes to the testimonial form of argument—
h, by the way, is only a form of presenting any of the
eding types—he must pause from sheer embarrasst of riches. "Oh, don't take this because I say so,"
estly protests the advertiser. "Just let Jones tell you
it it." Narrative value, human interest, the compelling
intion value of quoted conversation, all lie at the hand
ne word-artist who pushes forward another man to do
talking for him. But the greatest value of the testitial, however it may be presented, is as a developer of
sidence. "If Smith, Jones, and Robinson have bought,
if your situation is similar to theirs, why shouldn't you
too?"

hat same personal quality of the letter to which referhas already been made seems to lend itself peculiarly to the introduction of the opinion of other purchasers. haps also we feel that the advertisement in newspaper hagazine is sponsored by the medium in which it aprs. "It must be all right," unconsciously argues the rer, "or they wouldn't advertise it." But the letter, as it proceeds from some house of universal reputation, as such sponsorship. At any rate, my analysis of many asands of sales letters left me with renewed respect for amonials. Dealer letters abound with them—"Doesn't pross profit of \$465.65 on one month's separator busias sound mighty good? That's the record of one are 'er. . . ." This is letting results talk, and the best retries a satisfied customer.

rnly one of the seven remains—the argument from extestimony. If Doctor Holt says it's so, it is so, for young mother; and perhaps if Doctor Wylie gives an cle the "Okeh," nothing more need be said. But it urprising to see how few real national authorities the ntry possesses—men or women so skilled and so widely

known that their statement is taken by any large class. America as law and gospel. Plenty of men and women find whose judgment we respect, whose testimony coun for more than that of most others, but merely as respectable individuals, not as persons whose testimony needs support by other types of argument. "In a magazza advertisement," said an advertising manager, "I wook feature the fact that the greatest engineer in America his bought my furnace for his house; but in writing a letter to a man on Cape Cod, I should prefer to tell him abound the man on Cape Cod who had bought my furnase Of course I should mention both; but the Cape Cod my would sell the furnace."

Perhaps this means that America is a democracy, not autocracy. At any rate, that was the conclusion I reacher after hunting for the testimony of the expert in manufacture bales of letters, and finding none—or very little of it.

# WHY OUR LETTERS BRING US GREATER PROFITS <sup>1</sup>

#### SHERMAN PERRY

Sherman Perry on advertising staff and formerly correspondence viser of the American Rolling Mills Company at Middletown, Ohio, one of the number of men known variously in the commercial world "correspondence critics," "correspondence supervisors," "chief corpondents," "literary critics," "correspondence counsels," etc. He contributed in the last two years several articles on business-letter iting, including "How We Cement Friendship by our Every-day tters" and this article, to business periodicals. These, together with bklets and bulletins written for the company he represents, show the business of letter writing is receiving the attention of experts. Their thoughtful and critical practice, power of example, and ability steach and lead they are making the every-day letter function as actively as the advertising in the conduct of business. He is a irthy representative of the small group of men with a "letter-convusness" who started the Better Letters Association in 1917.

For several months our correspondence department had adertaken to sell the idea of better letters to our correspondents. What were the results? Just how were the crespondents looking at our efforts?

One day we received a letter from a district manager. it he said: "I must candidly confess that, when the elletins began to come to my desk, I was somewhat skeptal about the correspondence department; but as they entinue to come, I find much good in them, until now I he ready to say that you are doing a good work for us, d I am with you."

This was our first real evidence of progress—evidence r which we were waiting patiently. Since then there

Reprinted from System, December, 1921, by permission of A. W. Shaw mpany, Chicago, Illinois.

have been many other evidences. But this is putting the wrong end first.

When we began this work we decided that the best method would be first to sell the idea of better letters to the organization. We gave careful thought to the selection of a proper title for the man in charge of this department. We felt then, and still do, that the work should not be that of criticism, but rather that it should be constructive, a real help upon which the correspondent would look with favor.

Some business organizations have started the work by employing "correspondence critics"; others "supervisors" or "managers." Whatever the official designation may be the duty of the one who is responsible for the work is to help the correspondents to think and to write better letters. In our particular case, we feel that the one in charge of correspondence is a helper; he advises and assists whenever and wherever possible. Therefore, his title is "correspondence adviser."

Because we realize that coöperation is the life of any undertaking, the work is on a purely voluntary basis. We have sold to the correspondents of our organization the whole idea of better letters.

In our campaign of selling the idea of better letters, were issued weekly letter bulletins. Each Friday every correspondent receives a one-page sheet that brings out as practical point in letter-writing. These bulletins carry, practical information that is easy to read. The correspondent files them for references in folders supplied by the department.

To find out whether these bulletins were being read and kept, or thrown into the waste basket we requested that those who desired future numbers should sign and returns an enclosed slip. Over 99 per cent. returned the slip; in fact only two people failed to request future bulletins.

Our mailing list has steadily increased ever since. More than one correspondent has referred to the bulletins as "my personal property." We started the bulletins as a

mporary part of the work, but they have proved so luable in creating and maintaining an interest in better tters that we shall probably keep them as a permanent irt of the correspondence work.

# HIS BULLETIN PERSUADED PEOPLE TO DO THEIR OWN CRITICIZING

In an early bulletin, we gave each correspondent a sugstive outline to follow. The outline is largely a series of rect questions, which urge the correspondent to plan his tter beforehand and to write according to his plan. The prespondent becomes self-critical and once that attitude established better letters are bound to result. Part of is outline follows:

Before beginning a letter, a correspondent must know:

1. The purpose of the letter; what it must accomplish.

2. Something about the reader; the man to whom he is writing.

3. What specific information he must give his reader.

After the letter is written, these questions help to size its worth;

1. Is the appearance of the letter pleasing to the eye?

2. Is the letter easy to read?
3. Is the letter interesting?

4. Did I get down to "brass tacks" at once?

5. Have I given my reader the facts that he wants?

3. Have I given my reader a definite action-impelling suggestion?

7. Have I increased the good will of my firm?

Little by little, the correspondent absorbs these points thil he automatically subjects his letter to a rigid criticism

fore he signs it.

Besides the letter bulletins, we also reproduced carefully repared letters in our monthly publication, the *Armcoulletin*. The preparation of these letters was a hard task, ecause the iron and steel business requires technical howledge. A published letter invites the severest kind

of criticism, as we can truthfully testify. As one man expressed it: "I can write a letter and nobody expects much but when you write a letter and publish it—that's pie for the critics!"

Because we knew that these letters would be severely scrutinized, we submitted them for criticism to some of the correspondents who had taken an unusual interest in the work. Needless to say, the letters were cut and slashed until they were hardly recognizable. But they were reassembled, repolished, and again sent against the blue pencil. We repeated this procedure until the letters were O. K.' as passing muster from the technical standpoint. They were then arranged on a letterhead in what we thought was an attractive make-up, as nearly flawless as possible. The letters appeared in the Armco Bulletin as line cuts.

One of these letters brought just what was expected—a criticism of grammatical construction. We have always held that a business letter is not primarily a literary production. It does not aim to please and instruct the purist; but it does aim to influence the reader to positive, favorable action. A business letter, therefore, must be forceful first! In order to fortify the position of the correspondence addisser, we sent the letter containing the questioned construction to expert letter-writers and experienced advertising instructors in two universities. They approved the letter, and an incident that might have been unpleasant turned out to be capital for the correspondence department.

Another means of improving our letters is through the review of carbon copies of actual letters, submitted by correspondents. As stated before, our plan has been to sell the idea of better letters and to maintain the work upon as merit basis. Realizing that a high degree of freedom and confidence between the correspondents and the correspondence department is necessary, we explained by letter the purpose of the correspondence department and asked correspondents to send carbon copies of their letters for reviews

suggestion, but left it optional with them whether or they should do so.

ould the correspondents respond? Our highest hopes that a foothold would be secured which would in give a chance to make further advancement. Voluny 53 per cent of the correspondents began to send on copies. From that time, we have been able to get

e than enough carbon copies to keep us busy.

s part of our plan for handling the carbon copies, we de the correspondents into groups and work with each up two weeks. Thus the groups are rotated regularly. en the copies are received, they are reviewed and our restions noted on them. A great deal of rephrasing is e, and letters are frequently rewritten. In all our work, correspondent is made to feel that he is not being fitted a groove, but that his own individuality is a vital of his letters. Our aim is to help the correspondent project his own individuality as forcefully as possible. a studying carbon copies we found the same difficulties ers have found; that is, a long drawn-out approach, n-out phrases, and the old, tapering off, meaningless cicipial endings. By going after these defects we have n able to get more personality into our letters, and at same time we have cut down expense by eliminating n-out stock expressions. In many instances we have letters more than 50 per cent.

fter we have reviewed the carbon copies, they are rned to the writer, who looks over the suggestions h the feeling that he is at liberty to take what appeals aim. In other words, he selects the wheat and rejects t to him seems to be chaff. The copies then come k to the correspondence department and are filed. iodically all the copies from each correspondent come for a final review, in which we summarize the outstanddefects, suggest remedies, and return the copies.

ether with the final review sheet, to the writer.

Je believe that every letter should be a good-will ster. The reader should feel the handclasp of service. cordiality, and sympathy just as much as if he were factor face with the correspondent. Our correspondents at thoroughly impressed with the necessity of writing surfletters. Consequently, the discourteous tone is avoided they know that a discourteous letter is a business of stroyer.

# FIVE THOUSAND LETTERS AND NOT A SINGLE INSTANDOR OF DISCOURTESY

It is to the everlasting credit of our correspondents the we can say after reading more than 5,000 carbon copil we have found not a single instance of discourtesy. Whave found letters where more tact might have been diplayed and in each instance the correspondent has a mitted his mistake and tried to avoid making the san error again.

Here is a case in point. One of our correspondents, young man, wrote a series of letters to a prospective purchaser, but failed to get any response. So in the final letter, he fell into the common error of lamenting the fact that the prospect had not paid any attention to the letter. To point out the error of such practice, we explained the each letter of a series should be an individual unit and should stand alone without any reference to previous letters. We sent him a copy of some material that gas specific information, and a specially prepared last letter of a series.

How did he feel about it? Just as any energetic an open-minded correspondent would feel. But perhaps he own comment will tell better:

Your letter has done more good than a whole course of schooling After reading the material and carefully studying all points, I carvery easily see my mistakes.

The correspondence department conducted a generation course in letter-writing, and more than two hundred in the

nization enrolled for the work. A desk reference book recommended. Eighty of the correspondents bought book. We felt that an investment would give a protary interest and that the book would be used more. letter bulletins, lessons, and desk book are valuable rence sources. In checking carbon copies it is easy to to a bulletin, lesson sheet, or desk reference book. correspondent can check the points he has violated within a short time he has a complete record of the ciples of letter-writing that he should master.

o doubt one of the greatest opportunities of a corlondence department is to pool the fund of lettering knowledge that exists in any organization. We try o that. People in our organization have contributed by of the letter bulletin ideas and these ideas are doubly table. We use "A Thought for the Day" cards to lad the gospel of better letters. Recently each district tager submitted a comment on letter-writing. These ments were printed as "A Thought for the Day." cards are placed in holders on all office desks. It ld be impossible to select the best card or the second

ut selecting at random, here are three comments under caption "Better Letters":

is a good thing to be jogged up occasionally so that we get the l of paying attention to the little things that sometimes make or la letter.

the author of a poor, weak letter is more a victim of thoughtlessor carelessness than of ignorance. If he will hold himself up for respection and criticism, or learn to recognize his own faults as vised by others, he has taken a long step toward improvement, wence, or even perfection.

any customers we are unable to see frequently. Undoubtedly, re often judged by our letters. The great importance of clear, se, intelligent, and well-arranged letters is immediately apparent.

hd so they go. The entire series is full of meat. What it mean to those who write letters to have before eyes such statements from men who are face to face

with the problems of selling? What does it mean to type who are responsible for the appearance of our letter Surely it means better quality of output both from

typist and from the correspondent.

The problem of letter-writing is a problem of co-opertion. All must realize the importance, and all must we toward an ideal that, as it is approached, moves onward that the newer be reached. We have no "model" letter we have written no "best" letter. But we have maimprovements. By the free exchange of ideas, by the massing of letter-writing knowledge, we are all growing.

In this spirit of helpful co-operation, we tackled the standardization of letter form. This had been neglect because it was such an easy matter just to let things

along as usual.

Instead of standardized letter form, our letters show many styles of make-up—almost a separate style for eastenographer. This prevented our letters from having distinct individuality. We feel that there is a real advatage in having all our letters typed according to a definiplan, thus giving our correspondence a Company in viduality.

To get this idea before our correspondents and typiss we prepared letter forms and then explained that a stan ardized form guarantees an attractive-looking letter, well as a letter that is easily arranged on the page. To stenographer's time is economized, and she writes more letters.

Just one illustration will show the value of giving thought to letter arrangement: We saved fifty hours each ten thousand letters by writing the date in the upper right-hand corner, instead of writing it exactly in the center of the page; by eliminating superfluous punctuation; and by using the block paragraph.

There is still another phase of our work that is being developed. We believe that a large part of the responsibility rests with the typist. Stenographers, general speaking, can do a real work of art or they can take the

he of least resistance and be content just to "get by." appily, our typists are interested in our letters. They

ce co-operating.

To make the work of the stenographers easier and more fective, we are preparing a handbook for their use. The thindbook will contain a technical vocabulary with short-ind outlines, also a list of about 1,000 common words efficult to spell. Words of similar sound but different teaning are a source of trouble to any stenographer. Inffect" and "effect," "lose" and "loose," "principal" and principle" confuse the best of us. We are trying to help see stenographers iron out some of these difficulties.

In all our work we try to remember that folks are human. Nobody is infallible. Mistakes will be made, but be should never be repeated. And one of the most fective ways of proving that we are of the rank and file to get correspondents to criticize just as much of our of work as possible. We aim to have the greatest free-am between the correspondence department and each tember of our organization who is interested in better sters, so that there will always be a desire to exchange

Incidentally, such an attitude on the part of the corspondence adviser goes far toward getting people to ask pestions. Frequently someone calls over the telephone d asks a question about letter-writing. Just the other ov one of the men walked into the office and announced -bd-naturedly that he wanted an argument settled. He ented a desk, so he said, with drawer space on "either "e." Upon being questioned it was discovered that he unted drawer space on both sides, but he said "either 'e" meant the same as "both sides." When asked just nat he meant, he instantly said "both sides." When need why he did not say exactly what he meant, he saw e point and went out laughing. Incidentally, that was ifairly good lesson in letter-writing. "Say what you man" sounds easy, but it is one of the hardest things odo.

Any correspondence department has an unlimited opportunity to do work that does not exactly pertain to letter-writing. Some one will want assistance with a mam uscript, a report, or will want an opinion of a book. Such assistance the correspondence department provides i possible, because it stimulates interest and leads to higher development.

Then, too, the correspondence adviser must know as much as possible about the particular business of his firm There should never be a slack moment. He should search unceasingly for information. He should study the firm product, and to keep ahead of the game, he should read omnivorously and indefatigably.

Our problems have not been completely met. We feel-however, that our progress, while gradual, is permanent. Improving business letters cannot be done in one or two

days, but we have made real progress.

Does it pay? In this period of business readjustment everything is put to the test of its true value. While it is impossible to show the true worth of the correspondence department, occasionally some tangible evidence of value is obtained. One of our customers wrote:

We have favorably commented on the good appearance of the left ters from The American Rolling Mill Company. They are properly punctuated, attractively set up on the page, and seldom is there ever a typographical error. It is a standard we would like very much to attain.

Does it pay to have such favorable comment? We be-

### THE HUMAN SIDE OF IT1

#### WILBUR D. NESBIT

bur D. Nesbit ( -1927) was at the time of his death in the er of 1927 one of the best known copy writers and account tives. He is also well known as the author of a number of and such patriotic poems as "Your Flag and My Flag" and a popular war song, "Land of Mine." In Chicago he was popus a toastmaster and after-dinner speaker. "The Human Side" from which the following excerpt is taken, will be accepted as ritative, since it was written by one who owed his success as to his knowledge of human nature as to his gift of writing and ledge of his products. To say that his was a pleasing perty is another way of saying that he knew human nature.

bu can always get a man's attention by offering to mething for him, or offering to show him how he can appier, how he can better himself. If we were to say man: "You don't want to buy a phonograph, do you?" rould at once suggest "No" for an answer. But if we uppose that he knows a great deal about phonographs, the social position of his family demands a phonon of real beauty as well as of mechanical excellence, If our headline intimates to him that his own sincere ment will be in favor of the Blank machine, we will much further with him. An advertising campaign ng forth the advantages of canned fruits and veges used well, displayed headlines telling that the first ed goods were put up for Napoleon's army. That rical fact jolted the dormant attention of the reader ce. He saw Napoleon planning his great campaigns depending on cans of corn and beans and peaches to him win. There are many advertisements of razors

printed from *Masters of Advertising Copy*, by permission of Maurice, Inc., publishers.

and shaving soaps. The first successful safety razor values blazoned to the possible user by the alluring promises "No Honing, No Stropping." If you desire to instill man interest into advertising a shaving soap or a ranget down your history and read how Alexander the Gninaugurated the custom of shaving. Historical character are always interesting and always attract attention to advertisement.

The heading of an advertisement is much like the the of a story. Kipling is a master at devising titles. "The Man Who Would Be King" arouses our interest and tracts our attention, for example, much more than in were "An Episode in India." Barrack Room Ballads, the title for a book of poems, whets one's curiosity, brings up a mental picture of a long barracks room, we jovial soldiers lounging about and blending their voices song. It has color and life in it. If that book had be called "A Book of Indian Poems" it would not have tall such a hold on the public.

One of the prominent magazines published an articabout a man who has been a cripple all his life; it the how this man realized his ambitions and made a success himself. If the magazine had featured the story as "To Story of a Cripple" it might have attracted the attents of a few sympathetic souls, but when it was blazoned the cover as "A Wonder Story of Will Power," it grew it something different and greater. Similarly, a magazine article entitled "A Man Who Has Loaned Millions Other People" puts the glamour of romance about a mative of a man who organized a new kind of saviil banks.

White space will attract attention. A proper man of white space about an advertisement emphasizes headlines and the text.

Interest can be aroused only by sincerity. Intermust be cumulative. Notice how a public speaker how his audience. He does not crowd his climaxes; he do not utilize his strongest points first of all. He begins

tracting the attention of his audience. He opens his address with a statement with which the audience will ther agree or disagree. If possible he gets the sympathy his audience. His next line of thought will be someting that increases the interest of his hearers. If he is arnest, if he is sincere, his earnestness and sincerity become contagious. An audience soon loses interest in a peaker who is obviously not wholly sincere, not interested his own argument. Similarly, a reader discerns very uickly when a writer is "writing against space." And note you lose the interest of a reader, you lose that reader that possible customer.

The greatest interest of all is self-interest. If you can lan and word your advertisement so that it is apparently ritten from the reader's side, it will hold his attention. e will feel that it is a sympathetic kind of advertisement, at it has his welfare at heart. A manufacturer of typeriters was planning an advertising campaign. He was iger to get away from the beaten path, to avoid talking pout cams and ratchets and cogwheels and type bars. e reasoned that the buyer and user of a typewriter was ot necessarily a trained mechanic, nor was he interested mechanical specifications. He desired a real selling lought embodied in his advertising, and it must be a illing thought that was obviously in the interest of the istomer, for therein lay his great opportunity of gaining e sympathy of his readers. He evolved the idea of owing that his typewriter was so well made that it would and the hardest usage and still be a good machine after rvice of a year, or two years, or even three or more ears. His advertisements told that here at last was a pewriter that did not need to be bought with the definite nderstanding that it would be taken in trade later on. ith this idea as the starting point it was possible to eave in mechanical arguments without using mechanical rms. Over and over this thought was expressed in his lvertising, and as a result of the campaign his typewriter ined a prominence it had not enjoyed before. He attracted attention, he aroused interest, he argued persuant

sively, and he induced action—he made sales.

The question is often asked: How long should an additional vertisement be? It has been argued that all that can be told in any advertisement may be expressed in a few terse sentences. An advertisement should be like the story attributed to Abraham Lincoln. It was said that he was asked how long a man's legs should be. He replied: "Long enough to reach from his body to the ground."

An advertisement should be long enough to tell its story. No longer and no shorter. If you will imagine an advertisement as a salesman, telling a stranger about a new product, you can visualize the efforts of that salesman to attract attention, to arouse interest, to present his argument, and to make the sale. A few terse sentences will not suffice. If the salesman were to stand before the customer and bark epigrammatic sentences at him, the customer would be apt to turn on his heel and seek a more pleasing conversationalist. On the other hand, if the salesman were to drift into an interminable harangue, the customer would be apt to excuse himself and go where he would be given a chance at least to think, if not to take a little part in the conversation himself.

For this reason it is better to avoid trying to tell it all in one advertisement. Selling an automobile, for example, is not a matter of getting the prospect's check on his first visit. Patience, the emphasizing of a different quality on feature each time the prospective customer is in the sales-

room, is the good salesman's method.

Analyzing the product and its possible market brings out many good selling points, each of which may well be selected as the subject for an individual advertisement. In time it will be found that one or two of these are the best selling points. Then they will be used as the keynotest and the other points woven in with them. A phonograph, for instance, may be advertised because of its tonal quality. But in time this emphasis will be found to be losing its force. Then the advertising will be changed to bring out

e beauty of the cabinet, showing that the musical charm the instrument is receiving a housing in keeping with superiority; and so on, point by point. There are a w articles which cannot offer at least ten good points biects for separate advertisements.

You must consider the people who are to buy the article u are advertising. In writing advertisements of gloves, may say, you will use a different argument to persuade woman to purchase a fine dress glove than you would to

duce a man to buy a working glove.

In the one case you would appeal to woman's natural ve of beauty. You would show how the glove enhanced e natural charm of her hand, how it gave her the finishg touch of being well groomed. You would mention the ct that the gloves are the last to be put on, that they ther mark or mar the costume. Then you would tell by carefully these gloves are made, how exactly they are itched, how they have been designed, perhaps by some ninent glove-artist in Paris, and so on. And you would ever forget to impress her with the fact that these oves bear the seal of the latest fashion.

But with the work glove you would go about your task another way. You would show how ruggedly it is made, ow stoutly it is stitched. You would tell how long wear in digreat durability are made into it. You would tell how ell it fits the hand, and how it really helps to do better book because it supports the muscles of the hand when ey are weary. Your imagination would have you at book, out in the cold, wearing a pair of those gloves and bing the best day's work you ever accomplished because that fact.

You would make the woman feel that here was someody who was accustomed to moving in the best society and knew what was the exactly correct mode in dress oves; you would make the man feel that here was someody who knew what hard work was and who knew trough experience how to select a glove that would when that hard work.

Some people, in writing advertisements, either accidents ally or purposely omit asking the reader to buy the article advertised. Now, the end and aim of an advertisement is to sell, not just to get the reader mildly interested, so that sometime when he is downtown he will, if he happens to think of it, go into a store and ask to be shown whatever it was that was advertised. Your advertisement should convince the reader that he is going to be more than satisfied with his purchase, and should put him in a purn chasing mood. Often a writer will think it really beneath his dignity to say to his reader, "Please buy this." feels that this puts him behind a counter, serving whoever comes down the aisle. Yet that is just what he is doing and if he believes in himself, and believes in the goods he is advertising, and believes in the manufacturer of those goods, he is performing a true service when he leads his

reader to make the purchase.

If you are writing an advertisement for a kitchen cabi-i net or a refrigerator, you will not write it as you would one for a piano or for a library table. Pianos and library tables have their elements of beauty; they are to be seem as well as to be used. They are in the higher sphere of life. But the refrigerator is not always a spotless thing of beauty, holding fresh fruits and meats and eggs and other appetizing things. Nor is the kitchen cabinet always standing, immaculate, against the wall, its door glistening and its shelves arrayed with shining jars and glittering knives and things. There are days when both refrigerators and cabinet must be cleaned. A maker of refrigerators and a maker of kitchen cabinets kept this in mind in their advertisements. They told how the refrigerator would keep things fresh and sweet, and how the cabinet would save thousands of steps and lighten the work in the kitchen. But they also told, and told very emphatically, how easy it was to scrub and wash and clean the refrigerator and the cabinet. They told of smooth surfaces—no square panels or corners to catch and hold dust or dirt and grease. They put a "Saturday-night clean-up" atmosphere their advertisements, and they convinced the women read them that they had at heart the interests of the en who had to work at keeping house. And their paigns succeeded.

here is nothing that one man sells and another man that does not have its angle of human appeal.

must meet a human need, satisfy a human desire, or fy a human whim

### CAN A WRITER WRITE ADVERTISING? 1

#### EARNEST ELMO CALKINS

Earnest Elmo Calkins (1868—) writer and lecturer on art, pring, and advertising subjects, vice-president of Calkins & Hol. Advertising Agency, New York, and recipient of the 1925 Edw. Bok gold medal for distinguished service in advertising, is peculial well fitted to tell the man whose profession is advertising, in a broadest sense, and the literary man, what each needs to become successful copy-writer. His long and brilliant service in the profision of advertising enables him to write authoritatively; his abia as a writer has won for him an enthusiastic group of readers for a first of his articles appearing in the "Atlantic Monthly." The students business writing cannot but recognize in this article the power Calkins's command resulting from expression adequate to his purpose.

Many a writer is beginning to look speculatively at a vertising writing and wonder if he cannot do it. He here of the large sums earned by advertising men, and he reach the copy they write in the advertisements, and it seems a him that the work is not beyond his powers, and that the income is larger and more certain than the one he is a customed to.

The professional advertising man is often called upon to explain the difference between writing and writing as vertising. The explanation is both simple and complex Simply, it is that advertising must be written by an advertising man. A writer, an author, that is, goes through long apprenticeship before he can write well whatever is that he does write—essay, sonnet, short story—an apprenticeship to life, it may be, if he interprets life. The advertising man also serves a long apprenticeship during which he becomes an advertising man, and incidentally

<sup>&</sup>lt;sup>1</sup> Reprinted by permission of *The Writer*, by which this article copyrighted.

er of advertising—incidentally, for the writing of copy nly a part of his work, an important part, but still a Before he can write a successful advertisement he t have acquired somehow a vivid picture of the comcial world. He must be at home in it, so that he can e naturally and easily, without knocking things over. must know something about business in general, how it trried on, how goods are made and sold, through what nnels they flow from the factories through the shops he people. He must have the merchandising instinct ngly developed, the desire to sell. He must know a t deal about the kind of goods he is going to adverknowledge which comes only from patient study and stigation in shops and houses. Such things are not id in books. They must be learned in the field. This wledge must be supplemented by another sort of wledge, knowledge of people—human nature. Such wledge may come more natural to a writer. It is the that makes novels. But there is a technical and stacal side to it also. He must know where these people in what sort of homes, how many in the family, what earn and what they spend, and what their ideas are ut spending and saving; their budget and their standof living. He must know what they read, especially azines and newspapers, and how much such things inace them. When he has such knowledge, he will start drite advertising with a graphic picture of his audience re him, and he will then know what to say to them It these particular goods he wants them to buy, what to make, how much of his story is to be told in ls, how much in picture, where his readers are going e it, whether in magazines, newspapers, or circulars in poster boards, and how what he writes should be tted to these different mediums. This is the kind of wledge that people, even writers, are not born with. sust be acquired, and it can be acquired only in one by mingling with people and talking with them, rufacturers, foremen, workmen, traveling salesmen,

dealers, clerks, and the users of the goods, month aff month, until the puzzle picture begins to come together

some sort of coherent shape.

If he has acquired such a mental equipment, and addition knows how to write, how to choose words and us them, sharp-pointed words that penetrate instead of rous words that roll off, how to be simple and easily understoom without becoming trite or commonplace, how to be natural sincere, and convincing in a very small space, then he was be able to write copy that will sell.

So it will be seen that a writer as such is not qualified to write advertising until, starting with his equipment knowing how to write, he is willing to go to school ff three or four years, learning how things are done in the business world, during which time his earnings will very much less than he is now making as a writer. The is no more and no less reason why a writer should do th than a man in any other occupation. The writer as sur is no nearer advertising than the salesman, the lawyer, the shipping clerk. Any man, even though an indifferent writer, who starts with a natural instinct for selling good coupled with creative power and imagination, is nearer tt goal of advertising proficiency than the writer who al has creative power and imagination but lacks the comme cial instinct, which so many writers do lack. The fir must learn to write; the other must learn to sell. While is the harder depends on the individual.

There is an analogy in another art that serves adverting. The artist who paints portraits or landscapes illustrates books may wonder why he cannot do adverting work. He can if he is willing to learn, but he is man advertising artist because he is able to draw. It is depends on knowing on what subject to expend one ability to write or draw. And that knowledge is part the equipment of the advertising man. The same rull apply to the professor of statistics, or economics, or psechology, or sociology. All these sciences have a place modern business, but to apply them their possessors mu

learn the facts about the business world. It is a matter of adding one set of skills to another.

As a rule the writer is farther from the advertising point of view than the man with a more commercial origin. Writers look upon business with a patronizing tolerance or an active hostility. Certainly no man is going to be a successful writer of copy to sell goods who condescends to his work. The artist went through the same stages. Time was when the real artist did advertising with his left hand as a temporary expedient. It was not believed that an artist of the first rank would ever come to look upon commercial art as an end in itself worthy of his highest and best effort. But that time has come. The elder race of artists at last realized that business art was a field in itself, as dignified and deserving of their best effort as any other form of applied art. But especially there has arisen a new generation of artists to whom such work is as much their métier as religious work was to the artists of the fifteenth century. Advertising wants the individuality of the artist, wants him to express himself in his work, but along the lines of the required problem or message or interpretation. That it can be done is proved constantly in the advertising pages of periodicals, and on the walls of the Art Center galleries, where designs and pictures made to sell goods are revealed and reviewed, within their limits, as art.

The artist's relation to advertising does not entirely parallel that of the writer. Most advertising is written by advertising men, not writers, but advertising art is produced by artists rather than advertising men. This does not necessarily mean that the artist's skill is harder to acquire than the writer's, but rather perhaps that the artiside of advertising is still a little more detachable, or at least detached, than the writing side. The writer must be a part of the machine, a member of the organization. There are so many things he must learn for himself that can be given to the artist in workable form. The artist can be commissioned with an idea and go back to his

studio and work it out. The copy has its roots so deep in other activities which must be accessible for inspiration and information, that the writer must be closer to his job...

As it happens, I have been watching with considerables interest the transformation of a writer into an advertising man. As a writer he is good. His work is welcomed by magazines which make a specialty of literature. He has as wide vocabulary and great felicity of expression, a good! education, and familiarity with literature. But advertising was a closed book to him. The advertisements that her wrote at first were good; well written, readable, and sensible, but they were not advertisements. They lacked something. What it was they lacked I am unable to tell you. They had an air of strangeness. They smacked off the cloister rather than the market place. It was not that the writing was too good. It couldn't be too good. Butt the advertisements just did not fit. And then, after several years of work he got it. But what he got also defies definition. It is something like golf, made up of an infinite number of small things to do or not to do, the sum total of which is golf style. It is very much like writing in other fields, I imagine. It is difficult to say exactly what makes this or that a good novel, or play, or lyric. These writer's familiarity with his technique, the reservoir from which he draws his ideas, his imagination, vocabulary, knowledge of the psychology of his readers, all help, probably unconsciously, to lead him to write as he does. Writing advertising copy becomes unconscious in this sense, that the writer who can write it, writes it, just as the good golfer makes his stroke, without being entirely aware how or why he does it. But that result is the cumulative effect of repeated experience.

Advertising requires the best writing ability that it can command. Good writing is never a drawback. It is always an advantage. But all this ability to write, this sense of the real meaning of words, this knack of expressing the thing by vivid phrase, is wasted without a right conception of what an advertisement is, what its place is,

what it has to do. The whole business of a writer becoming an advertising man consists of learning how to turn the skill he already has into a new and unaccustomed channel.

This matter was given a new aspect when several really famous authors took up writing advertising in a serious way. Just how serious was the way may be inferred from the offer by a literary agency of quite a list of stars whose services were thus made available to the needs of commerce. The list included such names as Rex Beach, Gellett Burgess, Ellis Parker Butler, Irvin S. Cobb, Nina Wilcox Putnam, Grantland Rice, and Carolyn Wells. Commerce, however, failed to appreciate its opportunity, or at least to take advantage of it, for so far I have seen the efforts of only two well-known writers, Will Rogers and Irvin Cobb. Both these men wrote advertisements for tobacco. and their advertisements were signed, giving more than a suspicion that it was the name rather than the copy they wrote that was desired. That was certainly true of Will Rogers. He appeared in the advertising columns exactly as he appears on the stage. What he wrote had nothing to do with the article advertised. Irvin Cobb's copy was better advertising. He uses tobacco, for one thing, while Rogers does not. He knew something about tobacco, was brought up on it, in fact. Also he is a much better writer than Rogers. What Cobb wrote about Sweet Caporal was more nearly advertising than what Rogers wrote about Bull Durham. But these two experiments leave the question exactly where it was before. It is doubtful if Irvin Cobb could write equally good advertising copy about any other product, or at least doubtful if he would be willing to go through the preparatory study of another product. His knowledge of tobacco was a part of his inheritance. If any regular advertising writer wrote such bad copy as Will Rogers's, he would be promptly discharged. Its only value, if it had any, was in Will Rogers's name. It had no more to do with selling Bull Durham than a radio concert by the Happiness Boys has to do with selling candy.

Even so good a writer as Cobb has only his good writings to start with. He would need to go through the mill that grinds out the advertising man before he could write good! selling copy about the many different products an advertising man is compelled to tackle every working day.

A good rough and ready test of the seriousness with which a prospective copy-writer regards advertising is one I often apply. How great is your interest in advertising? Do you read it as it appears in your magazines or news-papers, or turns up in the mails? Some of it is dull. II know, but not all of it. And if you are the stuff advertisement writers are made from, you should be interested: in it whether good or bad. Perhaps some of it that seems dull to you is really good. At any rate, your interest in the subject is the pertinent factor. An advertisement any advertisement-should be as absorbing to you as a new plant to a botanist, or a new fossil to a geologist. Young men and young women come to me and say they are deeply interested in advertising and want to do it. I ask them what they think of this or that campaign running in the magazines or newspapers, and find they have never noticed it—or any other advertising. They have never looked with curious or inquiring interest at any piece of advertising. What would you think of a man who had never been interested in pictures deciding to study art?

What I have tried to make clear is that ability to write is a desirable gift for an advertising man to have, but that ability to write must be supplemented by professional training, which training takes about as many years as are needed to produce an architect, doctor, or electrical engineer. And if ability to write is not included among the candidate's natural gifts, then he can learn that, too, along with the other things. The copy that fills advertising columns of magazines and newspapers is practically all written by advertising men. Those who have learned to write can often learn advertising, and those who know advertising frequently must learn to write, but the literary gift does not presuppose advertising ability of any kind.

here is no real relation between them. Advertising is of a department of literature, though it uses many of terature's tools. It is a department of business. Those tho are most successful in it are business-minded. To nem the seemingly prosaic operations of producing, discibuting, and selling goods are intrinsically interesting.

I have received and answered so many letters from eople who asked the question which heads this paper, or uestions of similar import, that I wrote a book in self-refense which I intended as my complete and final answer ball those who wished to know whether or not they buld do it. In this book (*The Advertising Man*, Scriber's) I summed up in a little catechism the mental traits which I felt promised success in advertising work:

- 1. Are you enthusiastic, curious, observant?
- 2. Can you write?
- 3. Can you spell, punctuate, paragraph, capitalize?
- 4. Are you interested in printing? Do you notice the different kinds of type, their size, arrangement, effect? Did you ever visit a printing office?
- 5. Are you interested in pictures?
- 6. Can you draw?
- 7. Are you handy with pencil? Can you make a map, a plan, or a diagram? Can you visualize things?
- 8. Have you ever visited a factory? Did it interest you?
- 9. Does a store interest you? Have you ever sold goods?
- 0. Do you like to read?
- 1. Do you remember what you read?
- 2. Are you interested in ways of saying things? Do you note unusual expressions?
- 3. Can you describe what you see?
- 4. Do you like to write letters?
- 5. Are you a good mixer? Do you like people? Can you get interested in talking to a man about his work?
- 6. Does advertising interest you? Do you notice window displays, billboards, advertisements, circulars?

17. Have you an analytic mind? Do you reason about what you see? Can you apply things you learn?

18. Have you studied economics, logic, psychology? D

you like them?

If one should reverse the question and ask whether th advertisement writer can write, well, say literature, an other interesting field of speculation is opened. The mer writing of advertising is certainly a good preparation for writing anything. The demands are drastic, especiall the limitation of space. The advertising writer may no use a single unnecessary word. I well remember the stage fright I had when I first undertook to write a piece of copy for space that cost three thousand dollars. Could say anything that would be worth spending all that money on? To-day a hundred thousand dollars is sometime spent on a single piece of copy. It makes one weigh ever word. In literary writing the temptation is to pad, especially cially where payment is by space or the line or word. That is quite often apparent in current magazine writing Length is really a very poor measure of literary effor-What would de Maupassant get for "A Piece of Strings or "The Necklace" from Lorimer or Ray Long?

A fairly large number of advertising-trained writer have written and are writing outside their daily work, and some have abandoned advertising for literature. Sherwood Anderson tells of his experience in an advertising agency but it certainly was not responsible for his style. Reviewers, commenting on Helen Woodward's vigorous and vivid account of her own business life, "Through Many Windows" (Harper's), spoke with appreciation of the compactness and economy of her style. She undoubtedly acquired that in writing advertising. Her husband, W. F. Woodward, author of several disillusioned books on business, and recently of a debunked life of Washington, was an advertising man. His style has the desired simplicity of the best advertising writing. A long list could be made of advertising men, or men with advertising experiences.

who have taken up writing as their work, who write books as a means of expression, a safety-valve in some instances, such as Robert Updegraff, Roger Burlingame, Phillips Russell, Christopher Morley, Bruce Barton, Hulbert Footner, William Filene, Joseph Appel, and many others.

Burton Rascoe, William Lyon Phelps and Brander Matthews have all said favorable things about the literary style of some advertisements. H. L. Mencken, who is seldom accused of soft-heartedness toward any phase or

manifestation of American business, says:

"It suggests the thought that the American literati of to-morrow will probably come out of advertising offices instead of out of newspaper offices as in the past. The advertisement writers, in fact, have already gone far ahead of the reporters. They choose their words more carefully. They are better workmen if only because they have more time for good work. I predict formally they will produce a great deal of the sound American literature of to-morrow."

It is well worth noting that, in addition to a severe training in writing, advertising supplies one with material. Not even the newspaper reporter gets any more of the flavor of life. The advertising man looks on life from a new viewpoint, that of business, but tinged with imagination. He must keep his enthusiasm, his fresh eye, his flair for the unusual, the different, the novel. And he must constantly translate all that into a few simple sentences that millions will comprehend. He has to do in the space legally allotted to a sonnet, two of the things that the successful writer of a short story, with more words at his disposal, does—that is, interest and convince, and in addition must attract his readers and secure action. From a literary viewpoint an advertisement more closely resembles an oration in spirit than other forms of writing. The speech Mark Antony delivered to the Roman mob is an almost perfect advertisement. Addressed to a hostile audience, it secured attention, awakened interest, convinced and secured instant action. When an advertisement does that it is a good advertisement.

### SHUNNING SHAKESPEARE 1

#### RICHARD SURREY

Richard Surrey, a frequent contributor to "Printers' Ink" on the subject of Advertising Copy, gives a clear exposition of how literary craftsmanship serves the purpose of the writer of advertising. Since the question as to whether the copy-writer could gain power from studying literary technique has been much debated, Surrey has made a real contribution to advertising.

Nobody, so far as I am aware, has ever urged copywriters to study Shakespeare in order to ape Shakespeare in advertising. My aim, certainly, in advocating the study of Shakespeare—among many other great writers—has not been with the idea that copy-writers should attempt to write like Shakespeare, but rather that the study of the ways and means employed by him, and others, in securing certain effects, might help them in the discovery of ways and the invention of means for securing totally different effects—effects, in short, that will build sales.

I am very familiar, of course, with the objection made by the opponents of literary study as an aid to advertising, that the aim of the literary man and the aim of the advertising man are totally unlike. I have even seen it declared that the literary writer's aim is *effect*, while the copywriter's aim is *a sale*; as though the two things were diametrically opposed; as though a sale were something that could be achieved without an effect.

To employ the favorite procedure of the gentleman responsible for this declaration let us ask ourselves:

What is an effect?

<sup>&</sup>lt;sup>1</sup>Excerpt reprinted from *Printers' Ink*, November 19, 1925, by permission of *Printers' Ink* and the author.

My Webster gives me the following numerous definions:

1. Execution; performance; realization; operation.

2. Manifestation; expression; sign.

3. That which is produced by an agent or cause; the vent which follows immediately from an antecedent alled the cause; result; consequence; outcome.

4. Impression left on the mind; sensation produced.

5. Power to produce results; efficiency.

6. Consequence intended; purpose; meaning.

7. The purport; the sum and substance.

8. Reality; actual meaning; fact, as distinguished from

ere appearance.

I ask you to read these definitions carefully, for all his quibbling about literary effect and advertising effect a matter of highly serious import to the future of dvertising.

I ask you to read these definitions and decide for yourelf in what manner effect can be ignored if a sale is to be

nade.

I ask you whether a sale is or is not the outcome of an fect, or of many effects?

I appreciate that this is equivalent to saying that a sale the outcome of an outcome, or the result of a result. Ind so it is! The advertising writer causes a certain effect an impulse to buy—and this impulse, if effective enough, becomes a cause, which, in turn, results in a sale.

And thus we return to what I have always maintained, nat the advertising writer's job is a bigger job than the terary artist's, from a purely practical point of view. By which I mean that it implies more effects and stronger

ffects.

And if this be true, then the advertising writer must reeds study more, not less, than the literary artist.

### ANATOLE FRANCE

Will you consider for a moment the artistry or the leffects," if you like, of such an acknowledged master of

language as the late Anatole France. His biography, written by his secretary, has lately been published, and for the first time there is revealed to us some of the secrets of the great French writer's command over language.

That command was not easy for him. He was not able to sit down and dash off something that would create as "effect," without taking infinite pains. It is told that voluminous corrections, alterations and refinements were frequently carried as far as the sixth proof before he was satisfied that the effect he wanted would be produced.

And yet these gentlemen who sneer at such a manueffects and maintain that their job is much more arduou and complicated, are satisfied to tackle its ardors and complications with less preparation, study and care than the

artists they despise.

This attitude of mind seems to me equivalent to that of an engineer (if one such existed) who should say to the students under him: "Forget all the fool books that haw been written about engineering. Don't waste your time poring over the plans of famous bridges that have been built by the great engineers of the past. Just go out and order a few carloads of cement and a shipment of steed and chuck the thing together. You should worry about tensions and all that bunk. So long as the commonplace public can get across it, what do you care?"

My opponents will say that this isn't fair. They will say that bridge building and copy building are not at a

the same thing.

Of course they're not the same thing. But they are alike in this, at least, that both are products of human endeavor, and any human endeavor that depends on short-cut to success is bound to fail.

The subject is much broader than copy. It involves the whole attitude of the selling or promotional type of mind which is more eminently and continuously and unfailingly satisfied with itself than any other type of mind that was ever evolved within a human cranium.

Minds of this type are determined, it seems, that sales

nanship shall be kept in a raw state. "Observe the demnstrator type," cries one. "They know how to handle he mass mind."

Agreed. They do. At a certain time. And at a certain

lace. And in a certain way.

They know how to handle the kind of people who will dle away moments wherever a crowd collects at the sound of a raised voice or a beaten drum.

But that isn't advertising. That's attention-getting, hich is only a fourth, at most, of advertising's job.

They may even make a few sales to people who are will-

ng to try anything once.

But that isn't advertising. That's sampling.

These gentlemen who are always dragging in analogies retween personal salesmanship and advertising, and who are so much concerned that every piece of copy should hake a sale, should frankly call themselves salesmen and the out of the advertising fraternity, for they are not advertising men. They don't understand advertising—reither its aim, nor its influence, nor its possibilities.

Advertising is a much broader and a much greater thing han salesmanship. It can be employed to make actual cales, to bring actual dollars out of people's pockets into

other people's pockets. But that isn't all it can do.

Advertising is sometimes employed (rarely enough, it is true) to keep a market sold, to announce changes of policy, do deny rumors, to prevent substitution, and so on, ad libitum.

But that isn't all!

Advertising can and does, and will to a much greater regree in the future than at present, educate, elevate and inite millions of people in common aspirations and enteavors that are changing the face of the world.

And some of us, looking forward to that high heritage of advertising, must be pardoned if we feel some reluctance to the thought of sitting at the feet of a demonstrator,

vith our backs turned on Shakespeare.

## WE GET NEW BUSINESS FROM COMPLAINTS, RETURNS, COLLECTIONS <sup>1</sup>

#### ANDREW B. WALLACE

Andrew B. Wallace, president of Forbes and Wallace of Spring field, Massachusetts, a firm having assets of nearly \$5,000,000, enurciates one principle which perhaps more than anything else account for the fact that he heads a business which has one of the larges

per capita volumes in the country.

He has recognized that one store may equal another in merchandic and the price at which it is sold, because the human equation does not enter; but in the matter of complaints, returned merchandise, and collections one store may compete with another because these and services into which the human equation must enter. The store that puts as much salesmanship into these transactions as into the selling will win the competition, mainly because it is human nature to neglect these. And what is true of personal transactions is doubly true at letters which are on the outrim of the boundary line of business.

Complaints, returns, and collections are on the bound ary line of business, where customers can be won or lost When puzzled as to where new business is to come from waremind ourselves that, in addition to good merchandisand low prices, we have these border-line sources of new sales.

Competitors can buy merchandise on the same footing as we can buy. Competitors are probably equally skillfur in selecting the proper goods. But the personal equation of merchandising can be made to count heavily in one kind of competition, the competition in service.

Now, I am not much in sympathy with the cry that customers are running wild in their expectation of serviced True, if people would pay cash and carry their own goods home, the middleman's spread would be reduced, but only

Reprinted with special permission of the Magazine of Business.

at a proportionately greater loss of customers' time and comfort. Therefore, we are looking for opportunities to add to our service, not to reduce it. And we see service opportunities through complaints.

When a customer makes a verbal complaint to anyone in the organization, an iron-clad rule compels that person

to note the complaint and forward it to me.

Reasonable complaints show by how far we have failed in meeting the right standards of selling goods and service. Even unreasonable complaints show us the limiting types of people with whom we must try to do business.

### A SPECIAL ADJUSTMENT ACCOUNT MAKES DEPARTMENTS LIBERAL

And complaints which were unreasonable ten years ago are quite reasonable now, because the average customer expects more than he did ten years ago. Complaints which are unreasonable to-day will be considered reasonable next year, because if enough people demand some additional kind of service, we will make administrative arrangements to deliver that service.

Of course, not all complaints are symptomatic; some are purely individual and cannot point the way toward the general improvements. Toward these individual complaints we follow a very liberal policy, laid down over fifty years ago when the store was established.

In those days my father used to give personal attention

to all complaints, just as I do now.

He always believed—and so we teach throughout the whole organization—that an argument with a customer is a mistake.

"Let the customer have her own way," he always said. "Don't argue. Don't give the customer time to get in a temper. This sort of policy holds better than any amount of haggling and delving into the justice of the thing. It is the satisfied customer that stays with you."

To help each department to be liberal, and to make it

easier for the customer to return merchandise without doing a possible injustice to any department, we instituted an adjustment account against which all doubtful return cases are charged. Merchandise charged against this account is never charged against the department from which the goods came nor against the salesperson who made the sale.

My father's liberality with customers, whether they were reasonable or unreasonable, used to scandalize the floormen and salespeople, just as I suspect our employees regard me as easy going in my attitude toward complaints.

There are, however, ways of impressing a customer with the broadness of a principle which will win her respect as well as satisfy her. When we have to institute a restriction against the return of goods for sanitary or other reasons, we find little difficulty in explaining to our customers.

For instance, jewelry was too often purchased on a charge account in time to wear it at some social event and the next day returned for credit. So we had to ban returns of jewelry. But no rule can be hard and fast, so even here we make some exceptions on the customer's word of honor. Sometimes we are imposed upon, but that is not important. Custom is the important thing to establish and we find no difficulty in establishing square-deal customs with the great body of our patrons.

### AN ART GALLERY IN THE CUSTOMERS' WAITING ROOM

This liberal policy on service and complaints was one of the principal essentials in father's plan to make the store grow. In letters to his sons who were in active management of the business while he spent most of his late years in Florida, he never tired of laying emphasis upon the value of growth. The word "grow" appeared ten times in every letter, usually underlined. His birthdays, ours, the birthday of the store, New-Year's day, were milestones

from which he made us look backward and especially forward.

"To-morrow is my birthday," he wrote, "born in '42—which makes me seventy-eight; two years, if spared,

eighty—a pretty long life.

"I went into the dry-goods business in 1857 when I was just fifteen years old and have been at it ever since. I was never out of a job in my long life—1857 to 1920—sixty-three years, a long time to be in the dry-goods business. Chances to get out and get into other businesses have been presented to me, but I always said 'Wallace, perhaps you know the dry-goods business, but assuredly you know nothing else.' So I stuck and made my career, a fairly good success. Certainly, if you boys have the same success, you will do three times the business you are doing to-day, fifty years from now.

"The best fun I ever had was watching to see the wheels go round—not thinking of the money-making part—but watching to see how many more goods we could sell.

"I hope it will be to you and Douglas and Norman

as much pleasure to do business as it has been to me."

While growing and planning on growth, with a constantly increasing personnel, father met the problem of tetaining the personality of the store. For instance, our sustomers' waiting room is an art gallery furnished from a lifetime of collecting, with scores of pictures, all original, by such masters as Corot, Inness, and Sargent. The pictures are enjoyed here by more people than if they were in our family's residence. And the element of personality seeps before our employees the ideal that each employee is a courteous host, with a personal relationship to the customer.

NEW EMPLOYEES ARE SENT TO SCHOOL FOR TWO DAYS

New employees are initiated into our service policy by wo days of preliminary schooling before they take up their new tasks. The lessons go into the use of sales slips, care-

ful handwriting, and so on, but they also emphasize: strongly our ideals of service. The instructor is a floor-woman who, when not needed for her duties as an instructress, replaces other floorwomen and floormen in rotation while they are on vacations, or aids in special sales.

Therefore, she gets into all departments frequently, and while in each department she checks up the progress of the present salespeople who were her former pupils, and has opportunity to polish them up or point out additionally principles. She is in charge of the "flying-squadron" or spare clerks, whom she assigns to different departments on their peak days. As she is herself a sort of "flying-squadron" floorwoman, she takes a universal experience; back to the classroom for the benefit of still newer employees.

Good service to customers requires additional work of the brain and heart by employees. Ingenuity in service; means a little greater fatigue, and so we make this up to

employees.

### Personal Policies That Drive Away Harmful "Grouches"

We were the first store in our city to give all our employees two weeks' summer vacation with pay. In 1924, we gave the executives an additional week's vacation in winter, also with pay. That worked so well that in the winter just past we extended the winter vacation, with

pay, to all employees.

A winter vacation recoups energies depleted in the Christmas rush. Vacations in rotation start the week after New-Year's inventory, and must be all over by the first of March. Even these people whose turns do not come untill several weeks after the Christmas rush are cheered by looking forward to their idle week. In some cases the employees get more rest during the winter week than in summer.

In some departments we have to hire extra people to

an these vacation weeks, selecting the extras from temrary Christmas help. Some of these new people are tained as permanent members of our staff to meet vacanis from resignations and to meet new growth, as business sumes its busier months in April and May.

Our vacations, therefore, distributed through the duller boths of the year, cost us less than might be supposed, d we get extra zeal from the organization during the

sy months when we most need it.

We were the first in our city to take out group life and bident policies. Anyone who has been an employee from be day to two years who becomes ill, receives during his the period of illness up to sixteen weeks, 50 per cent. of pay; after he is employed two years, 60 per cent.; and therefore its pay; after he is employed two years, 60 per cent.; and therefore the period of three months to five years range om \$100 to \$500.

Our store was the first in town to close on Saturday evergs, and then the first to establish a summer closing hour view o'clock. These steps usually had to be taken withthe coöperation of competitors, but they were taken

st the same, and we have never regretted it.

We increased our employees' lunch time from a standdid hour to an hour and fifteen minutes, because most of er employees live at home and we discovered that the tra fifteen minutes gave them time enough to go home a hot lunch. They could eat in our own restaurant, hich is operated very nearly at cost for the benefit of hiployees and customers, but they preferred to lunch me, so we arranged for that. We get our returns through twing a better class of employees who are willing and le to use courtesy and ingenuity in giving service to estomers.

Complaints allow us to locate organization members who we not the right spirit or who have departed from it, and

them back on the track.

The secret of service on deliveries, as elsewhere, is to get bd men. We pay drivers from 15 per cent. to 20 per

cent. more than they could get on similar jobs. Each our present drivers has been with us at least three years

Their function is important not only in deliveries, be particularly in calling for goods to be returned. About per cent. of their stops are for that purpose. They has to be diplomats, to receive the goods courteously, yet so that they have not been damaged, wrap them proper and check them in at the store shipping room.

"WE RECEIVE GOODS BACK AS A MATTER OF ROUTINE"

We have a separate room for receiving returned good from drivers. Here goods are inspected and account for carefully, and just as cheerfully, on their way back in the store as when they were on their way out. The pleas ant manner in which the driver, the receiving clerk, to buyer, and the salesperson receive goods is important retaining customers for the future. We especially aver the assumption that because an article is returned, it must be the subject of a complaint. We receive goods back as matter of routine.

Our returned goods amount to about 10 per cent. of on total sales. But we do not consider that an expense. It a service which increases business.

A purchaser wants to take home a suit to get the opinions of relatives. She makes the purchase more readily when she knows by past experience that there will be reprejudice against a return. Should the article be poorreceived at the family inspection she will not buy. Not customers are particularly sensitive to impressions at the moment when they are returning goods. So we try to be especially cheerful. It pays.

We estimate that 10 per cent. returns induce at least 20 per cent. increase in new purchases; and 90 per cent. that which gets into a house stays there, so that we have 18 per cent. in new business, or a clear growth of more

than 8 per cent.

Besides, a considerable part of our returns would have

be returned in any case. Only a part of these total urns are due to our liberality. And this extra margin

in investment in sales promotion.

The expense of receiving goods back is not very great. increases our delivery by about 10 per cent. and our bkkeeping expense by something less, but deliveries and bkkeeping are, in themselves, only a small fraction of the ue of goods. Certainly, our gross sales grow rapidly pugh so that the annual profits swallow up the slight ra costs or investments.

Collections are a third border-line activity. Deferredyment customers form an important part of the cominity and an increasingly important part of our business. tey have a perfect right to the service of paying in inillments rather than all at once. We have no more right deal arbitrarily with their idiosyncrasies or temporary ses than with those of our cash customers. The collecl, like the president, travels along the limiting lines of business. One primary duty of our collectors is to rein the good will of the customers.

We would not have any but good-natured collectors.

A collector must have the sales spirit, although he sells cactual goods. A touchy salesman, an untactful collector, can ruin the previous efforts of all the other people our organization. He can wipe out our previous investants in advertising, floor space, merchandise, and sales aries by causing the return or repossession of an article eady sold, or the loss of a customer already gained.

One of our collectors recalls going on the carpet before former president, expecting a vigorous tirade. The gentleman at first did not speak to the collector, but used a button and summoned the store's advertising

mager.

How much did we spend for advertising this year?" he uired, calmly. The collector listened to the answer, not te knowing what it had to do with him. "How much is t for each customer?"

That is \$2.08" (or whatever the amount was).

"So you spent \$2.08 getting a customer into our storm Well, this man by untactful collecting has just lost one them for you. Therefore, he owes the store \$2.08. We will not ask him to pay it in cash. But I wish that would pay it in more tactful efforts in the future."

The trend toward installment payment has been vermarked in the last three or four years. Twenty-five year ago I remember my father's verbal explosion at the report because the proportion of our business done on characcounts had increased to 20 per cent. He complained because only 80 per cent. was on cash—an ideal condition beyond our wildest dreams to-day. The ratio between case and credit business which, even as late as ten years ago was 60 per cent. cash and 40 per cent. charge or installment, at present is much nearer 40 per cent. cash and per cent. credit.

In the past few years purchase by installments from the retail stores in Springfield has been regularized and has been a great aid to business. For instance, in the fee years since the foundation of the Morris Plan Bank Springfield our store has done a million dollars' worth business through that bank alone. That important incomment of business could not have come except through meeting with proper service the demand for installment.

purchases.

Our collection service varies according to the communities served. Certain farming towns have to be visited one once a month or so, to collect on one or two customers. The rest of the customers in that town send their passments by mail with fair regularity, keeping strictly to the terms agreed upon in making the purchase. Factory communities have to be visited oftener, especially if the population has a considerable foreign element. Our collectors find personal calls necessary in almost direct proportion to the length of time in which any community has been accustomed to installment payments.

A collector can do a great deal to straighten out com

plaints about merchandise.

One collector who handles musical-instrument accounts knows the mechanics of phonographs as thoroughly as our repair man. If a customer says that she has no payment for him this month because the motor of the machine has become noisy, he listens to the motor and can tell whether is noisy in imagination or in reality, and in the latter has promises that our repair man will call the next day. After the complaint is settled, then he calls for his payment.

We have worked up what we believe to be the largest lepartment of pianos and musical instruments in New England. In one day we sold \$33,000 worth of pianos; this has no parallel in cities of 150,000 and the business is

done almost wholly on instruments.

The suddenly increasing proportion of business done on credit would mean inevitably a slight increase in overnead expense because it requires extra bookkeeping and collecting, but that increase we make up for by constantly reducing the expense of each bookkeeping transaction by the use of every modern mechanical convenience. We put in these mechanical office aids as fast as they prove themselves practical, and are willing to be the first to experiment with the inventor or developer, because in the past we have gained so much by substituting mechanical aids for skilled personnel.

Our office force is no larger now than it was several years ago, although our volume of business has doubled. The vaving in office labor is brought about by a small invest-

nent in mechanical equipment.

Now when the last transaction is entered each aftermoon, our books are automatically balanced for the day, and at the end of the month it is only a question of adding the daily balances by ten minutes' work, instead of making continual errors during each month and taking two weeks of the next month to locate them and strike a balance.

We draw a clear-cut line between charge and installment accounts. All installment prices are based on cash brices, plus 5 per cent. interest charge. Payments on

charge accounts are due at the end of the month, and we collect them closely. Close collections of charge accounts prevent confusion between cash and installment prices.

The installment payer knows exactly what he is paying the 5 per cent. interest for. Conversely, the charge customer likewise understands that he is not entitled to an indefinite postponement of payment without a transfer too the installment class with interest for the extra service. As clear-cut interest standard does away with misunderstandings. No charge customer would like to think that the installment customer is buying at an equal cost, thereby transferring part of the interest burden to the cash and charge customer. Likewise, the installment customer does not want to think that he could get the same goods without the extra interest charge if he were clever enough too buy them on a charge account and then dawdle in his payments.

We do the largest business per capita of any store in any city in the country that we know of, and the principles laid down above have been largely responsible for this

intensive growth.

### WHAT SMALL CUSTOMERS CAN DO FOR A BUSINESS <sup>1</sup>

#### C. H. MARKHAM

Charles Henry Markham (1861— ), president of the Illinois Central vilroad almost continuously since 1911, knows transportation probns from the ground up. He began as a section laborer on the chison, Topeka, and Santa Fe Railroad in 1881, and he has not only d the various jobs of freight agent, general passenger agent, etc., the has extended his services in the field of transportation by hold-q such offices as director of railways of the Southern Region and wirman of Central of Georgia Railway and Ocean Steamship Compiles so that he is recognized to-day as one of the foremost authorist in transportation.

Those who have followed his career will recall how independent pught and action at a certain stage in his career called him to the

ention of his employer and "gave him his chance."

Mr. Markham's method of "handling complaints" by anticipating m and avoiding them will bring a new idea to those correspondence visers who have counseled, "Welcome complaints."

When I was a station agent in Arizona—that was back 1884—a dear old lady, Sarah Brown, came into the pot one day. It was very evident she had something her mind.

"Would you believe it, Mr. Markham," she said, "Store-reper Andrews is dishonest. I bought a spool of Coates' cread of him day before yesterday and I measured it men I got home. Instead of one hundred yards, there ere only ninety-six. Lawsy-me, I never thought that he buld stoop so low as to take off four yards for his own the and then sell the spool to a customer."

Now Sarah knew every one of the other 114 inhabitants

Reprinted from System, June, 1922, by permission of A. W. Shaw mpany, Chicago, Illinois.

of the town, and I expect she told them all that story—except Andrews, the only one she should have told.

You know as well as I that literally hundreds of complaints just as silly as that are heaped upon business today. There results an exceedingly important problem which all businesses, large and small, face. It is how to keep closely enough in contact with the customer to guidly his opinion into a favorable trend.

Railroads have many customers from all conditions on life, and should be able to contribute from their experience some sound ideas on ways to meet this problem. From the time I became station agent at Lordsburg, New Mexico, in 1881, I have constantly studied customers. The more experience I have in business, the more I appreciate the importance of actually studying the people with whom you deal. There is no better source of business information than the customer himself. He will teach you 'most anything about dealing with him if you know how to draw him out and how to understand him.

Of the many things our customers have taught us consider these three most important: the customers' attitude toward your business can really be guided; customers can be used to build good will for a business; customers will actually help a concern get new business.

Every business man is keenly concerned with each or these three possibilities, although the degree of concernvaries in different lines. I think railroad managers have been more deeply concerned with the public's attitude than men in any other line, because it has been more difficult for us to direct public thought. That we have found a way to do it goes to show, I think, that it can be done in any business.

Frank, personally given facts showing the real truth will counteract customer ill will. The customer's opinion of your business can be directed into the right channel by frequent communications. Customers, moreover, delight in getting inside information from employees, and therefore it pays to supply employees with facts about which

ou prefer to have them talk. Customers cannot be satisactorily served by disgruntled or unhappy employees, and frequent personal contact with your employees is aluable.

One of the men in my office was recently in a Pullman moker en route from Memphis to Chicago. The men here were discussing railway passenger service; between hem, they had been traveling extensively over many ifferent railways and, unfortunately, some of the trains

n which they had traveled had been late.

One man had not said anything. The conversation ecame heated. The man who had not been talking then roduced a newspaper containing the Illinois Central's ecord of on-time arrivals of passenger trains for 1921 hd read the advertisement to the crowd. Those present greed instantly that the Illinois Central was all right, at made it clear that this did not apply to the other railbads.

All railways are sometimes unfortunate enough to have ains late. Perhaps the very ones these passengers concerned had a record of on-time arrivals as good as ours. It the other roads had not advertised the fact, and so seese customers judged all of their service by one or two operiences. We had forestalled their ill will by publishing

I the facts about our passenger trains.

If you tell the public the truth about your business it is of nearly so likely to imagine something that is untrue. hd a store or a factory can do exactly what we have done ong this line. That is obvious—merely substitute the cets that happen to be of the same character as our onme arrivals and the setting is the same, be the line pick-

ig or heavy hardware.

A merchant I knew in Portland, Oregon, was a master controlling the customer opinion of his business. Every me he placed an order for merchandise, he mentioned it those of his customers who bought of him during the xt day or two. When the goods arrived, he told the stomers of that. If they sold well, he told his customers

how much he had sold in the short time since they have arrived. His customers always knew something favorable about his store, and consequently seldom had time to

consider anything unfavorable.

I realize that this becomes more difficult when your business grows beyond the one-man stage. Nevertheless there are ways to accomplish this desirable end even in a business as big as ours, with its 60,000 employees and millions of customers.

A merchant employing a dozen people can usually meet and talk with every customer at least once a month. When a business has a hundred employees his task is more difficult. It is then that the postage stamp and the printer page can be brought to his aid. With their use he can continue to keep in personal touch with every buyer. And know of no business so large that its head cannot keep in personal touch with every customer if he will consistently use periodical advertising and the mails.

I think almost any business man will admit that the railroads had a pretty tough job ahead when the property was returned to the owners. I have never known such difficulty in directing public opinion in favor of an industry. Yet the press and the use of the mails enabled the Illinois Central System to accomplish what looked almost imposs

sible.

Most folks apparently had the idea that practically all large corporations are soulless and uninterested in the welfare of their customers. I knew that if we made out publicity personal by running it over my name instead of the company's, this would help us change that attitude People would rather deal with a person than with an abstract legal entity.

I also knew that if customers were to be told the truth about our business, we would have to live up to what we published. A campaign of information would be dangerous unless we backed it up with deeds.

When I told my plan to one of our directors he ex-

aimed, "You must have a lot of confidence in your organiation to attempt that."

HAT WE DID TO GET THE PUBLIC "PULLING FOR US"

I had the necessary confidence; and we put into operaon the policy of keeping the public informed. In 500 ewspapers read by our customers we published over my gnature a large advertisement headed: "Illinois Central roudly Calls Attention to Its Record." This record lowed how we had increased service in recent years. The advertisement closed:

The Illinois Central personnel is anxious to serve the public even etter in the future, and very earnest efforts are being put forth in at direction, but I hope our patrons fully appreciate that it will ke time to restore our equipment and enlarge our facilities. I prome that no time will be wasted.

Constructive criticisms and suggestions are invited.

The results were far beyond our expectations. Our fices were literally swamped with communications, both mmendatory and critical. I acknowledged every compunication. Every complaint was settled promptly.

We have followed this plan each month since, with onderful results. The spirit of these advertisements has ermeated our organization and instance after instance lows that our employees are greater boosters for our

isiness than they have ever been before.

A few months ago a manufacturer was reported to be inkrupt. The report came to the manufacturer's bank, which on immediate investigation learned the rumor was attirely unfounded, and followed it to its source. A clerk the manufacturer's accounting department had been liking with his neighbor, giving out some inside information. True, the information he gave out did not show that the company was bankrupt; but because it was unfavorable information some of the neighbors concluded that the impany was "on its last legs" and thus passed the word ong until finally it reached the manufacturer's bank.

Incidents like this have happened again and again. The reports are not always about the financial standing of the business. Sometimes they are about poor services. Through my years of experience I have come face to fact with such situations many times. Therefore, we supply our employees with facts about which we prefer to have them talk. In other words, we want to be the source of our employees' information.

To carry out this plan, we instituted a monthly two-page duplicated bulletin for all our principal employees. It is entitled Things to Talk About. In it are the facts on currently interesting situations about which we are perfectly willing to have our employees talk. We instruct our employees that they may use these facts in their private conversation, in public talks, or in articles that they may write. It is likely that if we did not give them the facts regarding the good features of the business, they would turn to inaccurate things that do harm when repeated.

It is not difficult to realize the effect of disgruntled of unhappy employees on customers. It is obviously impossible for a dissatisfied employee to give proper service to customers. I often feel that outright discourtesies by employees are due to some fault of policy, and so I believe that the head of the business should accept responsibility for the mistake, at least until he finds out that there is no excuse for it.

We have found the most successful plan to combat poon service is frequently letting our employees know we have their viewpoint in mind.

There can be no doubt of the effect of taking this sort of action under any similar circumstances. It is human nature to respond to merited commendation. In a smaller business a similar message probably would be given in person, but it can be given in any business no matter how large.

When the United States Railway Labor Board ordered a wage reduction, I understood the feeling and the situation

f our employees who would be affected, and I wanted them know I had their viewpoint in mind. I realized that ney would be wondering just what we would do with the acreased income. If they had not been informed, they night be inclined to think we would add it to profit, and our employees thought this they would pass on the idea our customers—to our detriment. So in a communication three weeks before the cut went into effect, I told hem about it:

The decision of the Labor Board in regard to the reduction of wages, hen it becomes effective, will result in a substantial decrease in the berating expenses of the Illinois Central System. You will be interested in learning that we intend to invest that money in main-rance which has been deferred—in the employment of additional ten and in the purchase of materials and supplies.

I have said earlier in this article that it is extremely nportant to take advantage of the fact that customers as be used to help build good will for a business. As I see it, the gist of this idea may be summed up in four oints:

1. Customers will tell many friends about one act of purtesy or one incident of good service rendered by your usiness.

2. It is not sufficient to tell customers that you are crying them earnestly; they demand to be shown.

3. Customers expect and appreciate prompt attention

o complaints.

14. It pays to have the head of the business accept reconsibility for mistakes made by employees. The cuscomer accepts the adjustment much more graciously, and usually holds no grudge against the business as he might the trouble were left to a subordinate to adjust.

A few years ago a mill in an Iowa town burned to the round. A customer, who was thus thrown out of work,

ame to his grocer and explained:

"I have tried to get work every place that I can think of, and have failed. I already owe you a small bill and my

family must eat. Can you give me some work to pay for the groceries I must have? I am willing to do anything.

The grocer replied that it was absolutely impossible for him to supply any work, but that the customer might continue to get on credit all the groceries he needed. The customer was bound by loyalty to that grocer for the resolution of his life; and he told all his acquaintances about the incident, so that the grocer, of course, obtained a number on new accounts. His tangible good will in the community was increased by that one little act of courtesy.

We have incidents in our business almost every day to illustrate the especial importance of courtesy. One of our traveling freight agents recently told me: "A short time ago I was sitting in the hotel at Dixon, Illinois, after supper, and the traveling salesman alongside of me remarked how rotten business was. I told him I hadn't found it so, I had picked up several cars of freight. He looked at me a moment and asked, 'What on earth are you selling?'

"I told him 'Transportation. I am with the Illinois Central.' Then he said, 'Say, I came down from Freeport this afternoon and I nearly dropped dead when the conductor took my ticket. He said, 'Thank you,' and then

added, 'This train is due in Dixon at 5:03.'"

To how many people do you suppose that salesman will report this incident? I ventured to say several hundred will hear of it.

A friend of mine recently told me of another incident that illustrates my point. Some unusually attractive advertising induced him to enter a clothing store, feeling he would get the very best of service. In fact, the advertising stated that no customer would be urged to buy, and quoted a reasonably low price on ready made clothing.

# WHERE LACK OF SALESMANSHIP CANCELLED ADVERTISING GOOD WILL

The salesman who received him did not show him clothes at the advertised price at all, but made an energetic effort

ppointed; he was thoroughly disgusted. He began to spread ill will against that clothier, for he told me about it, and doubtless a good many other people. That illustrates my point very well; it is not sufficient simply to tell customers about good intentions and that you are serving them earnestly; you must show them by actual deeds. This is all obvious and elementary, but it is surprising now often it—as well as many another equally elementary act—is overlooked in business.

When a customer makes a complaint, he expects and appreciates prompt attention to that complaint. An incident that illustrates the way customers will help build good will for you if you attend to their complaints promptly came to my attention not long ago. I received a letter from S. W. Morff, president of the National League of Commission Merchants of the United States. The letter aid:

At the regular monthly meeting of the Chicago branch of the National League of Commission Merchants, some of our members called attention to the manner in which your claim agent induced another ne to make an equitable settlement of numerous onion and cabbage laims. Claims on these shipments have been filed against the Illinois central as delivering carrier although it developed that most of the telay and consequent legal liability was a matter between the other ne and the shipper. . . .

A resolution was adopted at our meeting thanking the Illinois Cenral Railroad Company for the interest which it took in our behalf. It was also suggested that we address a letter to you advising as to the bove act, and to assure you that such action on the part of your ompany helps greatly to cement the friendly relationship which tready exists between your concern and firms in this line of business.

This is pleasing, of course; but it is no more than any susiness might expect at some time or other as a result of compt and fair adjustments of complaints.

Another instance a little bit different recently came to by attention. A claim was reported by a manufacturer h Idaho. I found that the president of the concern was in

Chicago. When I tried to locate him, he had gone to Toledo. Finally we located him in Toledo, and I talked with him over the telephone. I told him that the claims had reached me and that I believed it demanded prompts attention. The matter was settled on the spot. You can readily imagine the feeling of that business man and the good will he is going to build for us.

I might give a score of illustrations where the curt reply of an employee to a complaint has lost a good deal off business. Anyone could. The trouble is we too often fail

to look for them in our businesses.

Having learned from our many customers the effect such treatment has, I have maintained for some time that the head of the business should, as concerns the customer; accept responsibility for mistakes made by employees. If the mistake is really due to a fault of an employee, that must be pointed out to the employee, of course. When the head of a business admits a fault to a customer, the customer immediately loses some of his dissatisfaction—ofter he becomes a good will builder for the business.

Some business men who read this may wonder how it is possible for the head of a business to answer all complaints. It is simply a matter of making use of good organization. Any executive can establish the rule that all letters adjusting complaints shall go through his office. He can catch and correct anything that seems unwise. Even in a business as large as ours, it takes a very short time to sign these letters. Certainly in the average-sized business, it can be no task at all.

During my forty years of railroading I have frequently, made use of the fully satisfied customer's surprising ability, and willingness to develop new business for the company. Customers appreciate being taken into the confidence of the head of a business and when so treated, they often become boosters. They appreciate it when a business man asks for their advice. And when he asks for expressions of satisfaction, the very fact that he asks may convince them his service must be good.

In one of our advertisements I suggested that people hould put in their winter coal supply during the summer. An Iowa man wrote me for further information. I sent a two-page letter full of facts and figures and apparently gained a fast friend for our business. He soon wrote o ask permission to post my letter in his office window so hat other people in the town might have the benefit of the information.

Not long ago I was in the office of a friend and noticed framed letter.

"That letter," remarked my friend, "shows you what a atisfied customer will do to build business for you."

As I read it, I saw it was from the president of a business house in Cincinnati, who declared that because my triend—the president of his concern—had given his personal attention to an adjustment, the writer had recomnended to several of his friends that they deal with my riend's house.

"Every one of the friends whose names he mentioned has since opened an account with me," explained my griend.

I have had the same experience in my own business. I might cite literally hundreds of cases where customers have brought new business to us because some adjustment of the had received my personal attention.

## USING COMPLAINTS TO WIN AND HOLD BUSINESS <sup>1</sup>

### GEORGE B. CORTELYOU

Mr. George B. Cortelyou (1862-) is president of the Consolidated Gas Company of New York. After receiving the degrees of LLB. and LLD. from Georgetown College and that of LLM. from Columbia University, he began a career of great interest and variety. He became successively a teacher, a public servant in the capacity of secretary to various public officials, numbering among them McKinley and Roosevelt; Secretary of the Department of Commerce and Labor chairman of the national Committee of the Republican Party; Postmaster-General; Secretary of the Treasury; and chief executive of chusiness of huge proportions.

Because the business is one involving public utilities and serving hundreds of thousands of customers, the Consolidated Gas Company has endless complaints and innumerable cases of friction. The emphasis that Mr. Cortelyou puts on service, promptness, courtesy, attention, on the human and personal element, on the seriousness of a dissatisfied customer and the importance of a satisfied one, on the means of avoiding complaints, is significant to those who would build good-will for a business and who consider good-will its greatest assets

PRACTICALLY every householder in New York City outside of Brooklyn is a customer of the Consolidated Gas. Company or of one of its affiliated gas and electric companies. In this article I will confine myself to the gas end of the business, but it should be understood that so far as applicable the same principles are true of the electric end of the business as well.

The average gas account is small, amounting to a little over two dollars a month. With the hundreds of thousands of accounts which we handle there is naturally an opportunity for errors to creep in; and every error that affects a

<sup>&</sup>lt;sup>1</sup> Reprinted from *System*, January, 1917, by permission of A. W. Shaw Company, Chicago.

ustomer is likely to mean a complaint, whether or not it omes to our ears. Naturally, therefore, we take unusual pains to guard against errors, and when one occurs we nake a special effort to adjust it to the satisfaction of the ustomer; for a dissatisfied customer is a liability to be voided, if at all possible.

Service, therefore, is perhaps the biggest word in our usiness—we must be continually on the alert to improve and perfect it, for it is mainly through service that the cood will of the public is secured and retained; and good will is one of our greatest assets. A company may comply ully with all legal requirements as to price, quality, and he like, and yet fail of the highest results solely through eglect of service—or of what may be termed the human r personal element of the business as it affects its public elations.

The average citizen's opinion of a public-utility corporaion is based not upon its financial or administrative oranization, however excellent these may be, but upon his very-day experiences with its representatives. If he finds hat his requests receive prompt and courteous attention and that the company's employees take a real and intellirent interest in seeing that he is kept a pleased and satisled customer, his impression of the corporation will be avorable; and the sum of these impressions is public apinion.

We insist, therefore, upon prompt attention to the thousands of calls that we receive. The slightest complaint is enmediately taken up, though we often find that the fault not ours, but is due to leaking gas fixtures or faulty rouse-piping, for neither of which are the gas companies

esponsible.

A considerable number of complaints come to me perpenally, probably because my name as president appears an all of the company's advertisements. When a comilaint is received, we at once write a letter of acknowledgment. In it we state that a prompt investigation has been directed, and the complainant is made to feel that he has done the company a favor—as in fact he has—by bringing the matter to my personal attention. It is then followed up promptly, usually by the call of a representative, and after the matter has been satisfactorily adjusted a final report is made to me.

If a complaint proves to be well founded and indicates not merely a temporary lapse on the part of some employees but a weak point in our system, we try to find the correct solution. We insist upon promptness and courtesy as the two qualities absolutely indispensable in handling complaints and as governing, in general, the dealings of the company's employees with the public. As an instance of how well employees respond to this, I may say that, in all! thirty-three consumers made complaint of incivility against some of our index men last year, but on thorough investigation by the company, none of the complaints proved to be of a serious nature. Complaints about meters are comparatively rare.

# How an Educational Campaign Keeps Customers Friendly

On this point of meter-reading we have tried to educated our customers away from complaints. We have persistently preached to housewives and others the advisability of regularly reading their own meters to prevent waste off gas. We furnish meter-reading cards with concise instructions. These may be obtained by applying at the office, or we mail them upon request. Carelessness in following this advice in times gone by has led many patrons to believe that gas-meters were not trustworthy, and ignorance has led others to think that the meter registered gas whether it was being used or not.

One plan we use to decrease errors is to pay our meter-readers a bonus of 25 cents for every book indexed without an error. Accuracy alone is considered, not the times taken. This bonus is not paid until a month has elapsed, so that an opportunity is given for the discovery of dis-

repancies. In addition, a special vacation, besides the egular one, is given to the two men in each shop who

have the best records for accuracy in meter-reading.

During 1916 thousands of calls were made by customers who asked for our experienced "emergency" crews, which are ready to respond every hour of the day and night. We have a number of specially constructed automobiles for this emergency system. When a woman living in the heighborhood of 150th Street, say, telephones that her range acts queerly a few minutes before the hour when she starts her dinner, the emergency crew will probably have the trouble all fixed within twenty minutes after the fall is received. This means something more than just having rendered that service—it may have avoided a little domestic scene. Mr. Husband might have arrived home and found "dinner not ready!" And he might have blamed the company.

The calls we receive are multiplied by the thousands in he course of the year. The telephone switchboard in our nain building handled eleven thousand calls daily during he year 1916. These calls embrace all sorts of requests, rom the locking and unlocking of meters to complaints that the light does not burn properly. Most persons really know very little about their gas fixtures, whether lighting or cooking; and it is usually up to the company's representatives to point out the trouble to each customer, adjust the matter promptly, courteously, and educationally, and thus indirectly convince the customer that it is the contant aim of the company to render service with its sale of

gas.

SOME OF THE SERVICES WHICH THE COMPANY PERFORMS
FOR CUSTOMERS

Among the means used to educate the public in the effective use of gas is a model apartment. It is a purely enstructive feature maintained by the gas company. A customer can step almost directly into it when he goes

up-town. The model apartment is not, of course, a salesroom. It contains a splendidly arranged kitchen, bathroom, and a series of booths, each lighted by the same
amount of gas and identically the same type of fixture, to
show by comparison how light and dark wall-papers and
hangings reflect or absorb the light rays. Instructions om
cooking and ironing are given by women attendants each
day between the hours of nine and four o'clock. That our
customers appreciate this is evidenced by the fact that
thousands of them visit the apartment, and regularly there
are classes from the schools, both private and public.

A similar departure is our home demonstration system. Demonstrators call at the homes of patrons, on request, and teach them how to operate their gas-ranges and other appliances properly. Last year, demonstrators visited 66,200 homes, where they gave housewives and their servants free cooking-lessons and instructions in the propertuse of the gas-range, and how to obtain the best cooking.

results with a minimum use of gas.

Every gas consumer in the metropolis is an actual orprospective pupil in this, perhaps the largest cookingschool in the world.

Recently we went a step farther and extended this campaign to the public schools. In order to make the ideas attractive to the pupils we have what we call excursions. The first was made in May, 1915, and it is typical of the others. The pupils went to the company's meter-repair shops at East 111th Street. The boys were shown many practical facts about the every-day details of the gas business. There was a talk on the causes of flickering and insufficient lights, illustrated by an ingenious equipment of glass pipes, and a demonstration of how to get perfect flames on ordinary gas-ranges and industrial burners. Then the pupils were shown how simple is the mechanism of a gas-meter. Gas-ranges were taken apart and afterward reassembled. This is our idea of one step in the practical education of the boys of this country, and incidentally the boys perhaps get and carry into their homes a different

onception of the gas company from what they might therwise have had.

The company, of course, keeps in touch with its cuspmers through its employees, and we recognize that our ompany goes up or down in the scale of genuine success ist in proportion as our employees are able truly to represent us. We are all fellow-workers in a great enterprise. In enterprise succeeds and wins the confidence of the ublic not because a few hold high positions or even do heir work well, but because the rank and file of those onnected with it are comfortable and contented, faithful,

yal, and regardful of its duty to the public.

Employees who have grown old and physically feeble the service of the company are given lighter tasks with porter hours and with regular pay. All heads of departents of the various companies are men who have risen om the ranks. Special meritorious acts are always rearded. For instance, some time ago four of our emovees assisted in the rescue of people from a burning hilding, receiving public commendation from the press, hd the company presented each man with a gold piece. A system of group insurance has recently been put into fect by which each employee is insured for \$250, to which te company adds \$100 in case of death, at a cost to the inployee of \$2.60 a year, or five cents a week. Sick benes, including medical attention and supplies, are also rovided. Should accident or old age result in permanent sability, a pension is extended to the employee. The mount is based on length of service, and runs up to 60 er cent. of the wages at the time of disability. In cases there employees die, leaving families without means of apport, the company is liberal in the matter of payment rent, work is found for those able to do it, and many n our present employees are the children of former emroyees, now deceased.

The eight-hour day has been established in all departments of the company; and within the past few weeks here has been put into effect a profit-sharing plan where-

by all employees of the Consolidated system receiving less than three thousand dollars a year are paid a percentage of their salaries corresponding to the rate of dividend paid the company's stockholders. Thus, the present dividendate being 7 per cent., each employee shares in the profits of the company to an amount equivalent to 7 per cent. On his yearly wage or salary.

Our business is of a technical nature, of course, so whave found it necessary to give special training to our mem We have instituted several schools of instruction, covering the different classes of work required. Men of mechanical experience or inclination are employed and are sent to these schools, receiving car fare and full pay while under instruction. Each class of work is taken up separately, and the student is compelled to pass practical and rigid examinations as he progresses. When he has finally passed the school examination, he is compelled to undergo another practical examination before he is accepted in any class of work by his shop superintendent. As soon as a student qualifies, his rate of pay automatically increases. He receives further increases as he shows greater effectiveness and "graduates" in the other branches of work.

An educational policy which we inaugurated some times ago for the purpose of creating a corps of competents appliance salesmen, particularly in the industrial line, has proved of great advantage to the company. By notother means could the desired result have been obtained. A competent salesman in the industrial division must not only have mastered the art of salesmanship, but he must also have acquired an intimate knowledge of various types of industrial appliances, their construction, the various uses for which they are available, and the cost of operating them as compared with the cost of operating devices for which other fuel than gas is used. He must also be prepared to discuss these matters scientifically with experts, who are prospective customers.

We consider that our advertising is a part of our general service policy. One rather novel feature of our

vertising campaign has been our extensive use of the reign-language newspapers of New York. We vary our vertisements as seems best to suit special conditions and cial customs and ideas. This foreign-paper advertising

s proved of great value to us.

Our regular publicity campaign includes the issuing of a agazine called Gas Logic, of which we send out about ty thousand copies every month. This magazine may had free at any of the company's offices, or it is mailed those who request it for twelve two-cent stamps a year, e actual cost of mailing. Gas Logic is a magazine in ery sense of the word, containing a mass of information all kinds. It has a page of recipes; another of instructon in the use of gas and gas appliances; another of puzes, the solution of which is rewarded with substantial fts in the way of gas appliances; and a questions-and-aswers department, besides an editorial page. It compares favorably with many magazines, although it is really othing more than part of our educational campaign to the good will of the consumer.

These are but a few of the numerous methods we use to rry out our general policy of service. There are many hers. As a result of them I can say that we appear to entering upon an era of better feeling based upon a falization of the fact that the interests of the companies, eir employees, and their customers are all bound up

gether.

## WHEN THE CREDIT MAN CENSORS THE MAILING LIST<sup>1</sup>

#### G. A. NICHOLS

Mr. G. A. Nichols, a member of the editorial staff of "Printer Ink," presents in the following article a new angle in the functionis of a credit department. Ten years ago much criticism was direct! against a system in merchandising which permitted a salesman spend time, effort, and money inducing a retail merchant to give his an order which a credit manager was likely to refuse to pass fiveredit because the man who had given it was a poor credit risk. killed the enthusiasm of the salesman, increased distribution cost five the house, and often permanently antagonized the man who has given the order. The new system unites the efforts of the advertising manager, the sales manager, and the credit manager in selling meachandise. Toward such a system progressive firms are rapidly working.

In Seeking ways and means to eliminate waste if direct-mail advertising—which is something we hear great deal about these days when everybody is trying to get as nearly as possible one hundred cents' worth of advertising for each dollar spent—manufacturers are giving much attention to the mailing list.

Large catalogues are expensive, and if the mailing lise is inaccurate a great many dollars in the form of perfectly good printed matter are going to be wasted. Especially if it true in the case of jobbers' catalogues. This is why the wholesale houses doing business largely by mail spend a great deal of money each year in personal checking up of customers' names.

The primary object of accuracy in a mailing list, according to the viewpoint of most people selling by mail, is to prevent the printed matter from going astray. Judged by

<sup>&</sup>lt;sup>1</sup>Reprinted from *Printers' Ink Monthly*, May 13, 1926, by special permission of *Printers' Ink Monthly* and the author.

e usual standard the mailing list is a success if it delivers e catalogue, the broadside, or the circular to the person e house desires to reach.

But this does not go far enough, according to the idea the management of Marshall Field & Company's whole-le house in Chicago. This concern believes its mailing it is too valuable to include a retailer's name just because happens to be in business and is a potential user of le kind of goods it sells. Accordingly, it goes much farter than merely getting the man's name, initials, and aldress right. It does more than indicate on its mailing-it cards the nature of the prospect's business, the amount goods he should be sold each year, the size of his town, and his rating in Dun or Bradstreet.

No retailer's name goes on Field's mailing list until he as passed a searching examination as to credit, ability, and general standing as a merchant. He may not know anything about the examination, but he undergoes it just the same. When a retailer gets direct-mail matter from field he knows his credit standing with that house is

vorable.

And who do you think is the chief high censor of this ailing list?

The credit man!

A formal O. K. from the head of the credit department is excessary before any name finally goes on the list. The avestigation necessary to prove the availability of a name d this respect is practically as rapid and thorough as would be the case if the man actually appeared in person and extempted to buy goods for the first time.

This is a new angle not only in direct-mail effort, but the functioning of a credit department. Edward M. Kinner, general manager of Wilson Bros., Chicago importers and manufacturers of men's furnishing goods, and ne of the nation's foremost credit authorities, believes nat if the credit man is not primarily an advertising man i-if he does not have the advertising and selling instinct—is a dead weight on the selling machine. Mr. Skinner

believes that under the modern system of selling, toward which most progressive concerns are rapidly working, the credit man, the advertising manager, and the sales manager will be one and the same to all intents and purposed He thinks that even if three different men hold the three jobs all will work harmoniously to the common end of selling goods.

Marshall Field & Company apparently have the same idea and by making the credit man the official censor of their mailing list they take him into their advertising activities in a way that will really mean something. The conventional credit man passes upon a man's credit when he has been sold upon the house to the extent of attempting to buy goods. The Field conception of a credit man is one who satisfies himself as to a man's standing before he is even asked to buy. Thus the credit man gets into the advertising as well as the actual selling of the goods.

"In this way," a representative of the company said recently, "we get a mailing list that is just about as near 100 per cent. as it can be. Upon analysis the idea is easy to see. We will not attempt to sell goods to a man either by personal or printed salesmanship until we know, on think we know, whether he is likely to buy from us whether he is worthy of handling our merchandise, and

whether he can pay for it if he does buy.

"If he cannot pass muster in these three important points, why should we waste time on him? It may take a month, six months, or a year of mail-order selling effort to work a prospect up to the buying point. Then if he sends in an order and is found to be a poor credit risk on unworthy in some other vital respect, the advertising campaign, so far as he is concerned, has been literally wasted. It is vastly better, therefore, to spend a few extra cents in finding out about the man before he is solicited in real earnest than to send him several dollars' worth of good advertising matter, work him up to the buying point, and find out after all that you can't sell him."

The mailing list of Field's retail store in Chicago, which

nsists of more than 125,000 names of persons in that ty, its suburbs and surrounding states, is made up on uch the same principle. All of the store's "charge" cusmers go on the list automatically. Before anybody can t credit he must pass a rigid examination as to his credit anding. This makes the retailing mailing list practically good in its way as that of the wholesale establishment. When a customer gets in bad with the credit departent for failure to settle his bill promptly, his name is moved from the list as a part of the same operation by hich the account is closed.

This may seem somewhat in the nature of going to exemes. Even though a person might not have an open count at Field's he might still be receptive to advertising essages and be induced to buy for cash. But the idea that the mailing list must be live and effective. It ust have no dead or apparently dead timber. It must such that advertising waste is reduced to a minimum. Then it is remembered that a considerable part of this trige list is circulated several times during the month it ill be readily seen that the item of waste is something torth thinking about.

"Field's wholesale mailing list as it is now constituted is ge product of more than forty years of evolution and efert. It started out as do most other mailing lists. It wew out of the names of retailers secured through compercial reports and also the personal work and acquainrace of the traveling salesmen. The application of the idedit idea is of comparatively recent origin and may be ugarded as the crowning feature of long-continued effort

make the list what it really should be.

Field found that the personal element is perhaps the tiggest consideration in building up a real mailing list.

A retailer may be properly rated by the commercial agenes. The list may have his name spelled right and his uitials correct. But it is personal acquaintance, after all, that supplies the real test.

Suppose this wholesaler should want to add to its mail-

ing list the names of retailers in Monticello, Iowa. The names, type of store, and credit ratings could be obtained from the commercial reports. But one of the credit mean could go over that list and from his own knowledge supply the information necessary to determine the availability of each name. If he lacked any details he could get these from the Iowa district sales manager or from the traveler who "make" Monticello.

So it goes in every town in the country where the

company attempts to sell goods by mail.

In getting up a mailing list nothing counts for quitted so much as personal work. It costs real money, but a pays through the saving of waste motion in advertising—through placing the advertising where it can actually pro-

duce orders acceptable to the house.

This is well illustrated by the experiences of Tobey of Company, Chicago furniture dealers. Tobey wanted the use the mails to place a furniture polish in the district covering certain Central Western states. It wanted the very best mailing list it could get, and as a means of obtaining at least the makings of such a list it sent out meleto get the names personally.

One of the men has told his experiences. His instructions were to get the names of the livest and best retailers in each town and the method of doing this was left to him Upon reaching an average-sized town he would go directly to the business manager or advertising manager of the leading daily newspaper and check up with him the names of the retailers in the town who were regarded as prospects.

Anybody who is acquainted with the advertising manuager or business manager of an up-to-date newspaper knows he is thoroughly familiar with the ability, financial standing, and general reputation of that town's retailers. If he does not know, who does?

It would be the work of only half an hour or so for the Tobey man to go over the list with the newspaper representative and thus get practically a 100-per-cent. accurate line on the retailers he wanted to know about.

"That store is the best in town," he might be told. Or e answer might be, "They have only the tag ends of the ade, as the real people of the town won't go there."

After getting this information the Tobey man would turn to his hotel, write mailing-list cards for the names

has selected, and mail them in to the house.

"The plan is altogether feasible in almost any averagetized town," the representative said. "The newspaper pople surely do know the retailers, and they will give but the information when they know it is going to be used properly."

A hand-picked mailing list and one in which there

not going to be a great deal of waste effort!

Another way to reduce waste is to classify the list carelly so that prospects will not receive advertising matter which they are only remotely interested, if at all.

Field has two general divisions of names—the "cus-

mers' list" and the "drumming list."

Once a month everybody on both lists gets a combination catalogue and service magazine known as Field's vality News. This gives unity and cohesion to the prect-mail solicitation which otherwise might be somethat scattered. The publication contains general advertising matter, interesting market gossip, and much specific elvertising and display help. Then there is a number of traight-away catalogue pages in which general merchanse is offered.

Nothing more of a general nature is sent out. All the ther matter is specific and is mailed to carefully-selected

sts.

TOne batch of printed matter may go to a list of retailers itricularly interested in notions. Others may have as teir themes piece goods, women's ready-to-wear, house-bld furnishings, and underwear and hosiery.

With the Quality News forming the background and proding the institutional appeal, the specific mailings are core resultful because they have something definite to

ibrk upon.

The complete information obtained about a prospect before his name is entered on the list makes possible hi quick classification into the subdivision where he belongs:

The various mailings of advertising matter are madwithout regard to visits by the Field salesmen. The direct-mail effort is not intended to supplant in any wanthe salesmen, but to make their work more resultful.

One of the big objects behind this direct-mail plan is the cause the retailer to believe in, respect, and know himself

"The retailer," said the Field representative, "is the mainstay of the country's commercial life. He also is the foundation for civic activities. Whenever anything is done for the betterment of a town or a community the retailer usually furnishes most of the money and ideas and does most of the work.

"But he apparently does not realize how big and important a man he is. The people generally, it may be said know the retailer in these respects better than he know himself. In England the retailer is known as a tradeseman. Here he is regarded for what he really is. The need now is to wake him so he will know himself and so he can put away any false modesty.

"We are going to try to make our customers as proud of handling our goods as we are. In short, we are going to try to make them feel a real pride in operating stores."

A bit idealistic perhaps, but good sense nevertheless.

## CREDIT LETTERS WITH A SALES SLANT 1

### ROBERT WILLIAMS

Robert Williams, general sales manager, Pennsylvania Rubber and poply Company, Cleveland, expresses the same point of view as preceding article. He focuses attention on the desirability of ping credit instead of administering it as a narcotic or a pill. While preceding article took into account the human equation in the retem of merchandising, this article shows how the human appeal by be applied in a specific type of contact with a customer, the stact through the medium of the credit letter.

More accounts can be actually killed so far as future usiness is concerned, via the old line—catch as catch can, ptiquated form methods still in use by credit managers an could ever be "brought back to life," whether by colomatic sales effort, service, satisfaction or any other tide winning route.

As an example, a credit manager narrowed by the bountries of his roll-top desk and not appreciating the atmoswere of human appeal, so naturally exhilarating, murders

account in cold blood, as follows:

The account in question had always been fairly prompt the past, but being located in a town of small size, the evere winter in connection with his business worked a

inporary hardship.

The amount overdue being about \$400, the dealer retted \$100 on account, stating the reason for being unable balance the account for two weeks longer, further stating

I had just lost his wife as a result of pneumonia.

Mr. Credit Man did not even acknowledge receipt of \$100 or express his sympathy in the dealer's loss of wife, but—More Money—How Soon Can You Send etc.

Reprinted from Sales Management, May, 1920, by special permission. Mr. John L. Scott, news editor.

Fortunately, a system that automatically gives the sale manager and the sales department "A Chance" to avoi "the Noose" for the house enabled us to stop this letter and replace it with a letter of appreciation and sympath in keeping with the circumstances. Result—closer existing feeling. Account now paid in full and orders going through.

The human appeal administered with a diplomatic degree of mirth is very necessary in the handling of credit

or there will be no credits to handle.

The very nature and kind of goods in the overdue as

count also have their bearings.

We formerly sold a few special brand auto supplies alon with the general line—made cheap to sell cheap—not acceptised, but a little longer profit to ourselves and "the trade." "Load 'em up" was the motto. I was on "the road" those days and I had about two-thirds of my trace "jammed to the roof," for credit and special brands did if Thanks for that experience. No more special brands for our house. Sweep the credit boards and dealers' shelved clean with standard advertised—sold for the dealer—brands.

Don't sacrifice our dealers' confidence in ourselves be chaining him hand and foot with special brands. Ask this and Tisco, Soako, Kako that. Help him with the other kind as mentioned is our motto.

The final solution, we find, is helping the dealer after you have sold him. This, in view of general trade expansion, as evidenced by the advent of many new account in the field, has led us in our sales department to set forth the real value of credit not only to ourselves, but in turn to all.

Credit, like satisfaction, square dealing and populær prices, we have to offer, are a part of our service and we are ever alert in our sales department for best results to all concerned in the business building methods—of hardling credits—so profoundly appreciated, and seldon abused on the part of our trade.

## CREDITS AND COLLECTIONS 1

### J. H. TREGOE

H. Tregoe (1865-), since 1912 secretary-treasurer of the Natal Association of Credit Men, is well known to readers of business riodicals by his contributions of many articles on the subject of dit and by his page, "The Credoscope," in the "Credit Monthly." hough Mr. Tregoe is primarily a credit man and reveals very well whis writings the qualities of dignity, austerity, and caution which tracterize the traditional credit man, his sympathetic and wide iderstanding of human nature qualifies him for a salesman. As a will, his writings exhibit the business building principles brought to the conduct of credit work by a coöperation between salesman if credit man. He is gaining from business executives greater recognion for the part that credit departments contribute to the success a firm.

Is the basis of granting mercantile credit solely a questron of what the grantee has in the way of assets? Is not the real basis what he can do in the way of business? And the his assets anything more than a guarantee that he has a margin of resources over and above the expected protects to be derived from the goods that you sell to him?

It might seem that I am only making two different trasings to express the same idea. I am not. There is a indamental difference between extending credit on assets one and extending it on business ability plus assets. The second method is the only one which will insure any

gree of permanency in trade.

The rational seller expects to make his first sale at a loss. am thinking not of the sale of a high-priced specialty or e sale of something in the nature of a fixture that will to the capital account of the purchaser, but of the sale

Reprinted from System, July, 1921, p. 37, by permission of A. W. aw Company, Chicago, Illinois.

to the merchant or manufacturer of some article or conmodity that he resells or converts and therefore, for which in the ordinary course, he should have a continuing dimand. In this species of selling the prosperity of the selll is at one with the prosperity of the buyer. Broadly speaking, sellers can never be prosperous if buyers are never prosperous.

A buyer is not prosperous if he has to use any portion his capital for any purpose other than the facilitating trade. If he has to use it to pay bills he is on the way ruin, and he will not be checked until he gets into the condition where he can pay his bills out of what he earn instead of out of what he has.

Now we begin to see the importance of distinguishim between assets and business ability.

Take a concrete case. Take a country storekeepes This man, we shall say, is well-to-do. In addition to his store he owns a number of farms, holds quite a few mort gages, and is a substantial citizen in his community. His assets on a conservative valuation and excluding the store of goods in the store—for one can never tell what a country storekeeper's stock is worth—will total to a net of \$100,000. This net worth, we shall say, in order to get the most favorable condition, is not the difference between a great array of assets and a great array of liabilities. He has practically no liabilities. He would seem to be a most excellent credit risk.

His community is not doing much business. The farmers have been hard hit by prices and few of them have any money to spend for other than absolute necessities. A clever salesman convinces the storekeeper that the reason he does not sell more is because his stock is out of dates. Let us say this is true. He would undoubtedly sell more in he kept his stock in better condition, but how much more he would sell depends upon the buying power of his customers—upon what they can buy, not upon what they might like to buy.

The salesman plans a new stock at a cost of \$25,000

le offers a long credit and suggests that the storekeeper ell the new stock on long credit because the farmers will e in funds in the course of time. Should the credit manger pass this arrangement there is no question but that ne company can get its money back. The buyer is good or the amount he wants.

He has been convinced by the salesman that he does ant this amount. He will be highly offended if his credit tanding is questioned and probably will not again give

n order to that company.

Take the other side. Is it not the duty of that credit nanager to look beyond the excellent statement of the prospective buyer? Should he not investigate the conditions in that community and see whether there is a reasonable expectation that the storekeeper will sell the goods that he is going to buy and eventually get his money for them?

If he cannot sell those goods then the company is pernitting this retailer to exchange a portion of his capital or goods. It will not be looking to his eventual prosperty, but short-sightedly be pursuing the policy of getting

while the getting is good.

If this man carries out his policy of selling this new stock on long-time credits he is going to load his own customers probably beyond their capacity. If he succeeds in doing that he will be in the market for another new stock, and if he gets it and sells it on the same terms he will very chortly have a large number of credits outstanding and

will be exceedingly short of money.

He may not have to convert his capital into money, but ne will be in the nature of a credit center. He will owe a great deal and will have a great deal owed to him. If his own credit granting is loose, which it probably will be, he will soon have to call on his capital to pay his own bills—that is, he will start on the road toward bankruptcy. The sellers to him may or may not lose any money, but they will lose a customer.

So, therefore, in the longer view would it be wise to grant

this first credit without finding out whether this man can be expected to sell the stock and on such reasonable terms that he will be able to meet expenses and pay his bill out

of the proceeds of the sales?

In such a case I would suggest a very careful personal examination of the conditions in the locality and, if it be evident that the man's customers can hardly be expected to be good buyers for perhaps six months and that then many of them will have to begin paying off debts for sustenance, to have a talk with the storekeeper and see if he actually needs as much goods as he thinks he does. It might be possible that by a rearrangement and refurnishing, some of the old stock might be sold off, sweetened, perhaps with a small new stock. If that can be done the seller has made a friend and a business associate.

We have usually considered overselling in its credit relation solely as it touched the possibility of getting back the money represented by the goods. A few advanced sellers will restrict sales even where there is no credit risk on the ground that the man is buying more than he ought to have; but more often overselling simply means more

than the purchaser can be expected to pay for.

My suggestion is that in considering a purchase we look at the statement of condition as a guarantee of repayment in case of disaster and that we then turn to the consideration of whether the buyer can reasonably be expected to make a profit.

This is perhaps a paternal view, but quite a number of buyers have in the not very distant past sufficiently demonstrated that they could stand a little paternalism and be

the better for it.

And naturally a resourceful credit grantor will find more than one way of refusing to deliver more goods than he thinks a man ought to have.

## FACTORS IN DETERMINING THE CREDIT RISK<sup>1</sup>

### JOHN WHYTE

John Whyte, director of the National Institute of Credit and merly director of education and director of research of the National sociation of Credit Men, through his many articles, particularly the "Credit Monthly," is awakening the consciousness of credit men othe need for credit education. Moreover, his writings, as reprected by the following essay, are doing much to systematize the inciples of credit with which experienced credit men unconsciously wiply, and to reduce them to a commercial science.

Just as the National Institute of Credit shows the importance it ces upon commercial correspondence by including it in its course astudy, the student of business letter writing will see the value of

stering credit principles.

Ability and Willingness to Pay in the Future.—The dit man is charged with the duty of determining ether the order for goods or services which his house received is to be O. K.'d or turned down. It is he who just decide whether the buyer possesses credit, that is, the wility to obtain goods or services by giving a promise to by at some specified date in the future. The fulfillment this promise, or the payment, depends on two fundaental factors: (1) ability to pay and (2) willingness to y. Since credit payments are deferred payments, i.e., syments in the future, the questions which the credit an should ask himself in scrutinizing a risk are not "Can a pay?" and "Is he willing to pay?" but "Will he be able rd willing to pay in the future?", that is, at maturity of account. His problem, therefore, is to pass judgment the future ability and willingness of the buyer to pay.

Reprinted from the Credit Monthly, March, 1923, by permission of W. Orr, the editor, and of the author.

But it may be asked, how in the absence of prophet vision is such a judgment possible? No infallible judgment is possible, but on the basis of knowledge of the past an present the risk element in such judgments may be reduce to a minimum. Just as a present situation is an inevitate outgrowth of a past situation, just so will future situation grow out of present and past situations. To the extendant the present, are we able to forecast future events with fair accuracy, and in our specific case, to forecast the frequency and willingness of the buyer to pay. What are some of the factors that determine this future ability and willingness to pay? The chief among them are character, capital, capacity, local and trade conditions, the general business movement, and the policy of the sellers house.

The Three C's.—Credit phrase makers were happy in their choice of three important factors in the determination of the credit risk—character, capacity and capitar. An exhaustive investigation of these factors is ordinarily held to be sufficient basis for O. K.'ing or turning down an order, and yet experience has shown that these factors are not inclusive enough. Quite apart from the factor on the policy of the seller's house, which at all times has a modifying effect on the determination of the risk, there are other factors which, though at times negligible, as sume at other times important dimensions. These may be grouped under the heading of business movements.

Business Movements and Credit.—There are two types of movement to which most lines of business are subject: (1) the regularly recurring seasonal movement, and (2) the oscillating movement of business as a whole, commonly known as the business cycle. A knowledge of these two movements is of vital importance, for these movements; both singly and together, have a determining effect on the future willingness and ability of the buyer to redeem his credit obligations. To say that business is affected by these two movements is another way of saying that business

ess is not static but in flux, that the willingness and abily of the buyer to pay to-day is not identical with his illingness and ability to pay in the future. To state this to state a truism, but the fact remains that the most rious mistakes in credit policy come from a failure to insider the fluid character of business. Viewed in the tht of these movements, character, capital and capacity, ad local and trade conditions take on a new significance. Neither capital nor capacity can be evaluated identically I slack and active seasons, to say nothing about periods of rpression and prosperity, and human experience has goved that even character undergoes the modifying inmence of changing business conditions. In determining e credit risk one must consider the fluid character of risiness; and in connection with all the factors in a credit olicy, attention will be paid, wherever possible, to these bdifving elements.

Deferred Payments and Seasonal Aspects.—Most busiesses have seasonal aspects. In some lines these aspects to so pronounced that we call the lines seasonal. But ten in lines where the commodities themselves are not disinctly seasonal, seasonal factors are nevertheless intro-

riced by other elements.

Seasonal Industries.—The largest single industry in the runtry—farming—is distinctly seasonal and injects a propunced seasonal element into sales and collections in trades and communities in farming districts, and gives seasonal aspect, though less pronounced, to industries decommunities that seem at first far removed from the rm. Another large industry, the construction industry, so belongs to the distinctly seasonal class and it imparts asonal aspects to all lines directly and indirectly dependent upon it. There are a large number of other seasonal ses, some of which coincide in their seasonal high and two points with those of the large industries mentioned rove, and others of which tend to offset these high and two points. Whatever the situation with regard to them,

they exercise an influence upon the future ability an willingness of the buyer to pay.

Deferred Payments and Second High Points.—The re tail credit clothing house that sells on the partial paymer plan arranges to have payments fall due on or immi diately after weekly pay day. There are for most wholl sale lines somewhat comparable pay periods and when the due date of the accounts of these lines coincides with these pay periods, the deferred payments are more like to be made than otherwise, and vice versa. These period are, or should be, matters of common knowledge in the various trades and communities. If they are not, the credit man can, as a rule, definitely ascertain them and since they exercise such a bearing on future ability and willingness to pay, they should be taken into account in every analysis of the credit risk. For, other things being equal, the harvest times in all seasonal lines and communities are better times for the liquidation of crediti than the slack periods.

Deferred Payments and the Business Cycle.—Less sus: ceptible of ascertainment but nevertheless very vital and at times all important in their bearing on the liquidation of credit are the larger business movements,—the movements ments of the business cycle. The movements of business from prosperity to crisis, to depression, to revival of busing ness activity, to prosperity and over again, is a fact on business experience of the last hundred years in every industrial country. In that fact reside certain implications for the credit man who must think in terms of the future, i.e., in terms of deferred payments. Business statistics and business science have not yet reached the point, nor is it likely that they ever will, where they can forecast definitely and accurately each stage in this movement or the intensity of each stage. But at least the major characteristics of the movements are known and these characteristics, taken together with a knowledge of an eventual change, however imminent or remote, should in themselves sufficient to safeguard business from the most serious sasters that usually attend such movements.

The credit man who in thinking of deferred payments rojects imaginatively the time of these payments into a briod of continuing or ever-increasing prosperity, is flying the face of commercial history and he will reap his recard in frozen credits, slow moving inventories, manufactured or bought at peak prices, and possible cancellations. But the credit man must take a chance." Yes, but among the chances he must take is the chance that in a period of cosperity the time of deferred payment may coincide with incipient depression, and that in a period of depression the time of deferred payment will coincide with incipient posperity. The chance that the time of all deferred payments will coincide with periods of prosperity is still in the realm of improbabilities.

reSome of the characteristics of these different periods and re means of knowing and forecasting them will be left for future chapter. This slight description of the business scle with the emphasis on the necessity for reckoning with

must suffice here.

The Three C's—Character, Capacity, Capital. "And the teatest of these is character." This emphasis on characas the chief basis for the exchange of goods for credit cnot the result of the preachments of moralists but is rn of the experiences of the proverbially hard-headed asiness man who, thinking in terms of business profits, Is learned by bitter experience that exchanging goods r credit is unprofitable, where the character of the buyer idoubtful or clearly bad. By character, the business man mans chiefly business character, and by this business paracter he understands business honesty. Though it huld seem difficult to over-emphasize the value of this ribute as a basis for credit, the late J. P. Morgan, in famous testimony before the Pujo Committee, did so, nen he stated that "a man with character, without anying at all behind it, can get all the credit that he wants ad the man without it cannot get it." Quite apart from

a consideration of capital, which sound banking principles require as collateral for credit, it is an exaggeration, pan donable perhaps in view of the importance of character, tt say that character alone without even business capacit forms a satisfactory basis for credit. Whatever Mr. Mon gan's own practices may have been, the credit man produced ceeding on such a principle with his firm's goods woull court disaster. But there can be no quarrel with the com clusion that rests a large part of the basis of credit of business character or on business honesty,—on the type or business honesty that insures the willingness to pay, the willingness to redeem a pledge made, that is suggested if such expressions as "a man's word is as good as his bond... —the type of business honesty that reveals a willingness and determination to pay both in fair weather and four and that in times of distress or disaster, when payment i impossible, "comes clean" with the creditors.

Business honesty in America reaches a high percentager and the element of risk involved in the character or moral risk is not, generally speaking, very high. But though the vast majority of American business men are normally honest, many a business man under the pressure that comed through personal and business difficulties departs from scrupulous honesty; and the losses from such departured added to the losses from the acts of those who are chromically dishonest constitute a serious and harassing problem

to the credit man.

Nor should the fact of the difficulty of determining the moral risk prevent the credit man from digging deep into the character element. Less tangible than capacity and capital, it is nevertheless susceptible of fairly definite knowledge. It is a relatively simple matter to determine who are the chronically dishonest, for the record of these is plainly written. But to isolate fair weather honest mer requires study and exhaustive investigation and analysis. Since the fair weather honest man will depart from business honesty only under pressure, it is for the credit man to find out the elements that at any time may exert this

the personal life and habits of the risk and his family dof the members of his business house. That is why be careful credit man will investigate the credit risk to escover whether he or his family or the immediate members of his business house are addicted to extravagant ring, gambling, drinking, or sex immoralities, for these excess themselves or their results are likely to be subversived the maintenance of business honesty and integrity. And though they are not always easily discoverable, persistent inquiry is, for the most part, able to ascertain them.

ccapacity.—It is, of course, business capacity that is meant by this second term in the alliterating trio. It is see capacity of the merchant to conduct his business at a profit, for only by so doing can he meet his obligations. This business capacity is more accurately measurable than a siness character, for it is more usually a matter of record. There is the antecedent business history, the payment compared, including the merchant's discount policy, and the cancial statements which, taken singly, and particularly men compared, furnish an accurate index of his merchantising ability, for on the basis of this information it is ussible to determine the efficiency or inefficiency of the terchant's business administration and control.

Just as character can ultimately be judged only by the rdeal by fire, so business capacity can be finally deterned only by periods of strain and stress. On a rising tracket the vast majority of business men meet the most evious test of business capacity, namely, making money. The credit man must, therefore, seek to determine whether the business capacity which he finds in the risk in a period prosperity and rising prices is of such a degree as to strift the conclusion that it will successfully steer the mainess ship through the harassing trials of business demession. He will be on the lookout, therefore, for election and calmness, for these are qualities that in the agrun will stand the merchant in good stead. And

these qualities, though not always easily discernible, of reveal themselves nevertheless to the careful credit man; the record of the debtor even during prosperity, while the stand out in large letters in the case of merchants who have come through years of alternating depression and pro-

perity with colors flying.

The credit man must, therefore, project imaginative the degree of capacity he finds in his risk in a period of prosperity, into a future of temporary reversal or of business depression. If the capacity is relatively low, the chances are that it will not prove equal to the strain that will be placed upon it. If it is high, the chances are that it will prove a financial Rock of Gibraltar. A business capacity that can wrest profits from a declining market and business depression, is, other things being equal, as A No. 1 risk for the succeeding revival and prosperity.

## THE COMPLETE DETAILS OF A SUCCESSFUL COLLECTION POLICY 1

### H. G. YOUNG

Mr. H. G. Young, divisional sales manager of the Imperial Fibre roducts Company, out of the fulness of what he terms "costly verience" states succinctly the policy of his company in collection rk: "The only way to get maximum collections quickly is to adopt if practice unwaveringly a method which follows the debtor closely persistently with letters that are courteous but always firm." The zers he quotes exemplify this policy and show the importance of onlying the principle of emphasis in the construction of collection zers. He also regards good diction as one of his sales tools.

From several personal investigations that I have made it collection methods and systems used by prominent comircial organizations throughout the country, I am impossed with the belief that altogether too little serious mention is given to this department of a concern. As result I feel I can safely say that each year there are any hundreds of thousands of dollars of uncollected actions charged off to loss that could have been collected if proper methods had been employed.

In analyzing the shortcomings of the various systems in I. I find three major reasons for their inefficiency:

1. Irregular follow-up and improper procedure from step to step.

P. Poorly constructed letters.

1. Too much harsh threatening and bluffing.

this the collection system employed by our firm has long the proved itself to be highly efficient, exceptionally so disidering the nature of our business and the class of the description is a pleasure to pass along to those whom

Reprinted from *Printers' Ink*, May 13, 1926, by permission of Mr. 5 V. Palmer, managing editor.

it may benefit the methods and practices we employ are

the style of letters we use to gain these results.

Costly experience has finally and convincingly taughtus this: The only way to get maximum collections quicks is to adopt and practice, unwaveringly, a method which follows the debtor closely and persistently with letters the are courteous but always firm.

We have learned that close collections handled wii tact and judgment will retain the respect and good wrof the customer who is worth keeping. If you are irregular in your follow-up, or if you are not sharper in each successive missive, the debtor loses respect for you and you methods. And if he is the delinquent or loose type, he wrolly with you as long as he can, not paying until the fine stage of collection is resorted to, and often not then, unleading legally forced to. In short, lax methods beget his direspect and will result in long-drawn-out accounts and sure financial loss.

So, until the account is paid, an extension is granted or a complaint arises, we have always deemed it vitally important to follow our debtor promptly, regularly, and religiously every seventh to tenth day, dependent upon the distance he resides from us. We never miss. We keep right on top of him, and with the proper type of letter.

Every salesman, as he is added to our force, is impressed with the paramount importance of having a definite and thorough understanding with his customer at the time I is making the sale regarding prices, terms, discount freights, etc. Every three or four months bulletins are sent out to the sales force as a forcible reminder of the importance of the subject.

When the order comes in, the collection manager look it over. If all the necessary information is placed upon and it is personally and properly signed by the buyer, it passed to the clerk for billing. When the billing clemakes out the invoice, the collection manager then it spects it very carefully and checks all figures.

The importance of all this is obvious. It eliminate

he chances of having misunderstandings, through errors oversights by salesmen, billing clerk, or invoice clerk. hich so often result in disagreeable wrangling with a stomer. It puts us in possession of an order, personally gned by the customer, showing all the main details of re sale, correct and accurate in every particular, all of hich gives us something clear and tangible to back us b in case it ever comes to a lawsuit.

Every direct demand for payment must show date of gipment or due date, what the order covers, amount of e account and any credits against it. The debtor thus as all the information and figures before him, which can checked against his records and books in case he may eve mislaid or lost the original invoice and statement. e cannot, if he is so disposed, delay payment by writing

1ck for any of this information.

The tone and attitude of the collection letter is of major oportance. In our letters, we always strive to convey e idea that we are masters of the situation. Our miswes approach the debtor firmly, yet courteously, and they sticipate results. Before we dictate a collection letter to convince ourselves that it is going to bring the money. onsequently it does not waver nor show doubt between de lines.

After our letter is written we see that it is clear, terse, td forceful; that the style is easy and natural, and free om all stilted or stereotyped phrases; the tone friendly, it business-like. If there is one word, one phrase, or te thought in the letter that might cause the debtor to el that we did not expect the money at once, we redictate

It must anticipate results.

We never beg for payment. Such phrases as "if conmient," "we shall appreciate," "will you," "can you not," ., we eliminate. They are weak, ineffective phrases ed suggest to the debtor that he may have more time if tt wishes; they give him an opportunity to put us off. he never offer an excuse for asking him to pay promptly. towes us, the bill is due, and we have a perfect right

to ask him for the money. The excuses used by some collections managers, such as "we are in need of funds," "we are sorry to have to ask you," etc., are far from compelling

### DON'T BULLY DEBTORS

On the other hand, all through our correspondence we manifest the utmost fairness. The trouble with many collection letters is that the attitude is wrong. After the first stage of dunning has passed, if the creditor does not openly insult the debtor in his letters he at least leaves an impression by either his tone or his words that he has no respect for the customer. We never try to bully or to shame a debtor.

We eliminate the "we" element as far as possible. When ever it is possible to do so, we use another word, leave if out or reconstruct the sentence. We make the "your

element predominate.

We believe in getting out our letters neatly. The punctuation, spelling, and paragraphing must be perfect. The letter must be blocked neatly in the center of the sheet. Regardless of how well a collection letter may be worded and constructed, if it presents an untidy appearance to the debtor, it depreciates in force and effect.

The greater number of accounts you can collect with your first letter, the proportionately less trouble you will eventually have, and of course the less expense you will be put to in the collection of the accounts. For this reason, the first letter should be just as strong as it can

In spite of these outstanding facts, there seems to be a mistaken idea that the first letter should be but an extremely polite reminder. The writers almost humble themselves asking for the money and the letter generally has an "if convenient," "will you please," or some such ineffective phrase in its make-up.

Our first letter, sent out ten days after statement is

forwarded, reads as follows:

reasonably and daringly be.

Your attention, please, is directed to our invoice of Feb. 2nd, coving —, in the amount of \$50, statement of which was sent you due date.

By your referring to the terms of our invoice, you will note that e account became due and payable on March 2nd, and is now over-

You will, therefore, kindly place your check in the inclosed envelope of mail it to us TO-DAY. Thank you.

It will be observed that in the first paragraph of this otter all the information pertaining to the account is given the date of invoice, the amount of the account, and what covers. The letter also reminds him, without so stating, hat this is the second request.

The second paragraph gives the due date, which impels um to realize it is overdue. Then he is told it is overdue. And it subtly conveys, as a consequence, that in our inds there is no reason why check should not be forth-ioming at once.

The third paragraph leaves no doubt in the customer's ind that we fully expect, in fact, *know*, that remittance ill be sent in the return mail.

The letter is courteous, yet firm. We have not asked be begged for payment; we expect it. The entire letter predominated by the "you" element; the "we" element left out.

This style of letter has proved its worth. We have had in effect a year. By keying, we have found that it pulls opproximately 20 per cent. more remittances than any otter used heretofore.

Our second letter reads this way:

nAgain-

Attention is directed to your account of \$50, covering ——, uninutionally overlooked, no doubt, by you.

As it is, however, almost a month overdue, you will please,

Right now, before you forget, sit down, write out your check, place if the inclosed envelope, and mail. We shall be looking for it not er than Friday morning.

!iThank you.

This letter was paragraphed various ways, and some of the effective words were submerged in the sentencess before we found by test the present style or form to be almost 8 per cent. more effective than the next best.

The first paragraph, "Again," at once makes the prosepect realize that we have vividly before us the fact that we have made previous requests for payment. In the second paragraph we have brought out the individual thought that the account is "one month" overdue. In the third paragraph we tell him we shall be looking for his check not later than a specific morning, instead of using the old, wornout and ineffectual "return of mail."

The results this letter has brought have been sufficiently

gratifying to continue it indefinitely.

Our third letter talks in this vein:

Don't you think that—

If we owed you \$50 and the account was one month overdue you would want one of two things without further delay—either the money, or a reasonable excuse as to why it was not forthcoming wouldn't you?

Sure you would. You'd be entitled to it.

Well,—that is just what we want. We want your check in payment of your account Now, or, we want a reasonable explanation as to why you are withholding payment and a definite statement as to when we may expect the check.

Don't delay this any longer, please!

This letter has proved to be extremely effective. We recently made four tests of it, twenty-five letters in each test. The results were that it showed an average of twenty-three answers to each twenty-five letters, seventeen being remittances, six being excuses, requests for extensions, or promises to pay at a stipulated time.

Our fourth letter reads:

Do you want us to place your account of \$50, covering —, in the hands of our lawyer?

We don't want to. Because, we don't like to have lawsuits with our customer.

But,-

We have sent you our statement, have asked you three times our money, and now the account is five weeks overdue! If you n't pay us willingly, what else is there for us to do?

It's up to you!

Are you, therefore, going to compel us to hand the matter to our corney on April 11; or, will you have your check in our hands by 111 10?

It should be noticed in studying this letter that we have the harshly told him that we were going to sue him and ging upon his head all kinds of disaster. Instead, we eve put the issue squarely up to him. He knows when if finishes reading this that if we do resort to legal means alone will be to blame; and he further knows that unless his remittance is received by the set date we will sace the account with our attorney. And we do, if he her not pay.

These four letters, along with our system, pull so well at our attorney very rarely gets an account for collection, aless it represents what we regard as an unjust com-

aint on the merchandise.

When the debtor asks for an extension of time we usually tant it. This, provided, first, that it is reasonable as to ength of time; second, that it is his first request on that inticular account; and, third, that our past experience of the him has not taught us he habitually makes such retreets.

If, however, the length of time requested is unreasonale, we shorten it. If it is the debtor's second request, to usually grant it, but explain to him frankly that he ennot expect further favors on that account. If, however, were is anything about our past or present dealings with m that might cause us to feel he is one of the procrasticating kind, we write him at length explaining that he sust hereafter arrange to meet his bills promptly to insure or continued confidence in him and consequential reasonale credit privileges.

In granting these extensions, we never grant "a short the," or a "few days." We always require that he set a

definite payment date and if he does not do so in his letter we arrange it for him. In these latter instances, we writ him as follows:

Your letter of March 12 asking for an extension on your account of \$50 is received.

We shall be pleased to reasonably accommodate you in this request, and have, therefore, extended the account fifteen days beyon the original due date.

You will please bear this date in mind and arrange to have you check in our office not later than March 21.

On short extensions of time, if remittance is not received on the specified date, we write that day, politely but forcefully reminding him of his promise. If a long extension was granted, we usually remind debtor a day or so in advance of extended due date, so that he will no "neglect" or "unintentionally overlook" fulfillment or promise on specified date.

We are continually on top of him, and right to the days There are many customers who will take off the 2 per cent. discount, regardless of the fact that the time limit may have expired by several days, and some will deduct the amount even though the account has reached maturity This we never allow, unless the debtor, when remittings presents a reasonable excuse for so doing, or if it is a larger firm which we know passes its bills for payment on a certain date each month

Our letter to the debtor is as follows:

Your check in the amount of \$49 is received, and we have applied it against your account of \$50. We thank you.

May we, however, direct your attention to a possible unintentional error upon your part,—that of taking the 2-per-cent. discount after the ten-day allowance had expired. Or, did you do this purposely,

feeling justified in so doing for some particular reason?

Of course, it is not the policy of this house to quibble over suchl small matters. But we have thousands of customers who pay their bills within the ten days simply to take advantage of the 2-per-cent. discount; and we would be doing them an injustice in compelling them to pay within the specified ten days' time while we allowed others to wait until later and take the discount.

You appreciate our position, we feel sure, and will be glad to lyise why you did this, if you felt you had a good reason, or you ill place your check for the little balance of \$1 in the inclosed self-idressed envelope and mail to us.

We take this opportunity to assure you that your patronage has een appreciated and we sincerely hope we may have a continuance

these mutually pleasant business relations.

This letter has paid us. Of course there is an occasional individual who will ignore it, and when that happens we estably drop the matter.

## ARE YOU DOING WHAT YOU WANT TO DO?1

# HERMAN SCHNEIDER

Dean Herman Schneider (1872-) of the College of Engineering and Commerce of the University of Cincinnati is the originator of a plan by which students spend half of their time working in industrian establishments in order to learn the practical as well as the theoretical side of their future professions. This plan has won widespread approval. Dean Schneider has been particularly successful in finding for the individual student his proper place in the world of industry. Something of his method will be learned from his essay.

Several years ago I received a letter from a dentist im Delaware who had heard of our co-operative work here at the University of Cincinnati. We have a system by which students in engineering and commerce spend half their time in college and the other half at work in the shops of Cincinnati and nearby cities. You may wonder why a dentist would be interested in that. Well this is what he wrote:

I am told that by trying young men out on various jobs you find: the work for which each individual is best fitted. Then you graduate him with a virtual guaranty that he will be successful and contents in his future business life.

To me this sounds remarkable, for I belong to the great army of the misplaced. I feel utterly discouraged. A half-dozen years ago I hung up my newly framed diploma and entered my profession with enthusiasm. Soon that enthusiasm began to evaporate. Then my job began to pall on me. To-day I even hate to go to my office. But I am a married man with three children, and I have no money saved up. What can I do? What hope is there for me and the many thousands like me, who are struggling along in jobs for which they are unfitted?

<sup>&</sup>lt;sup>1</sup>Reprinted from the American Magazine, June, 1922, by permission of the Crowell Publishing Company.

In my answer I inquired if the dentist pursued any

ocation or hobby in his leisure hours.

"Indeed I do!" he wrote back. "In the basement of home I have rigged up a lathe, at which I turn out all ads of things that demand infinite precision in the iking. Here, in my spare hours, I find satisfaction and is joy of creation!"

The solution of this man's problem was so clear that it is strange he had not stumbled upon it himself. I wised him to seek a position in the laboratory of some maker of dental instruments. Here he could not only if the kind of work he enjoyed, but also "cash in" on his ist training and experience.

Some time later I heard from him again. With boyish thusiasm he wrote that he was making rapid progress in edental laboratory. His earnings were greater than

fore and he was thoroughly happy.

This letter is typical of thousands we have received ace we started our co-operative courses fifteen years ago. Tany of the letters have been written by young men who ere trying to decide what kind of work to undertake. There have come from individuals who had spent years recertain jobs, only to realize that they were not, and ever had been, fitted for them. Still others have been at by older men, who felt that their own lives had been one or less futile because of uncongenial work, and who canted to make sure that their sons should not repeat their mistakes.

When a man in sound physical condition, with good tibits and a happy home life, begins to lose his mental tertness and to develop "nerves," we can be pretty sure at he is not doing work for which he is fitted. It is

me that he undertook an honest self-analysis.

This question of sound physical condition is one of the st things to consider. If your work wearies and bores ou, do not decide forthwith that you are in the wrong b. First submit to a thoroughgoing physical examination.

Only a few months ago I received a report that one our co-operative students had been found asleep at he post in the plant that supplies Cincinnati with its electrolight. "It seems to me," the report read, "that any co-operative student who will fall down so miserably on the sort of job is not fit to be continued in the course."

This student had been with us several years and he record had been good. I decided to have his case those oughly investigated before drastic action was takes Inquiries revealed that on several other occasions recent he had been discovered asleep while on duty. He has

also been caught napping in his classes.

I at once sent him to our medical examiner, and the report came back that he was suffering from an infection at the base of the brain. He was given proper medical attention, and to-day he is handling ably both his show and class duties.

Granted physical soundness, a person engaged in the right kind of work should finish a normal day only modes ately tired. Fatigue is not governed solely by the amount of physical and mental energy one expends. Far from it A timber cruiser in love with his job can tramp the forest from dawn to dark, and end the day with zest. But give that same man a comfortable seat in a jury box, have hir sit still for seven hours and listen to a law case, and his will leave the courtroom at night utterly fatigued.

All this is perfectly natural: The timber cruiser equipped with outdoor, roving characteristics. That why he became a timber cruiser. Now a bookkeeper of an office statistician, whose traits were quite opposite would have found the jury duty an easy and interesting experience. One man is in his element; the other out of its

Whether your work fits you is about the most important thing you have to consider in your daily struggle for livelihood. I have seen scores of men shift from an uncongenial job to one that matched their characteristics and find that they were able to accomplish twice as much work with about half their former effort.

Let us suppose that you are dissatisfied with your occution. You are not making much progress. You are so ed at night that you want to forget the office or shop til the next morning. Yet you are in doubt as to just at other trade or profession you should go into. How Il you come to a decision about this vital matter?

The first thing I would suggest is that you ask yourself e question, "What would I do if I had a million dollars?" If you were independent of the pay envelope, what kind work would you take up? In what constructive pursuit ould you spend your time? What long-thwarted longing huld you satisfy?

Some years ago we had a likely-appearing student, who wertheless failed in every kind of work he tackled. We led him in various shops, but he was unsuccessful in em all; and in most of his studies he fell below par.

Finally in desperation I called him in for a heart-totart talk. As we discussed his experiences, I saw that trouble was a genuine lack of interest in the things he d been trying to do. They made no appeal to his ragination.

"But what would you do if some one left you enough oney so that you could have a steady and sufficient in-

ome for the rest of your life?" I asked.

"Oh, that's easy!" he exclaimed. "I'd go in for geol-

I"Then why don't you do it anyway?" I"There doesn't seem to be any particular future in it,"

replied.

oI assured him that real enthusiasm would carve a future ir a man in almost any line of human endeavor. Evenally he came to accept my point of view, and he left the com with a new light in his eyes. From that day he recialized in geology, and created a remarkable record the department. During the summer vacations he went nt on geological surveys. To-day he not only holds the hair of geology in an important university, but is recognized as an authority in the field and is in demand as:

consulting specialist.

A man who has found his real work can almost alway make a good living. The immediate prospect may loo like a blind alley, but once he has plunged into it a broad field opens beyond.

I remember one student whose only positive assesseemed to be a thirst for information on the subject of railroad curves. Railroading as a profession had no appear for him, but he would spend hours figuring some new solution for curve problems. Then he would come to my office and talk about his schemes until I would have to throw unmy hands and beat a retreat. Eventually, he left the university because he could see no relation between the rest of his course and his pet subject.

Later, in order that he might study curves at first hance he went to work for a railroad company. Gradually hi vision was widened and he came to see beyond curves Soon he was doing ferro-concrete work and doing it well His progress thenceforth was increasingly rapid. At the present time, while still in his twenties, he is in charge of an important piece of construction work for the United States Government.

The fact that you have made a failure in one job in nothing of which you need be ashamed. There are few men who can make more than mediocre success in work for which they are not suited. Your failure is a hopeful thing, if you analyze it. It is a definite indication that you are probably well equipped to handle another job ob exactly opposite characteristics. Some men are mainly mental. For instance, they should do brain work. Others are mainly manual. They should work with their hands.

If you are an unsuccessful filing clerk, an indifferent designer, or a mediocre school-teacher, you might register a real success as a machinist, a mason, or a toy maker. Of course, if your desire to remain in the "white-collar class" is stronger than your desire to do work for which you are equipped and in which you could have the soul.

atisfaction of successful accomplishment, I can hold out

o particular hope for you.

Some of our students have been rank failures in shop tork requiring dexterity of the hands, and at the same time have led their fellows in the classroom. Their efficiency was all of the head. Others have flunked every burse of study, but have been among our best men in the paper. Their efficiency lay largely in their hands. We have placed them accordingly and they have made their mark

I remember one young fellow from California who enbered our chemical engineering course. In his studies he brade good with a vengeance, but his shop work began bradually to deteriorate. This failure preyed on his mind contil presently he began to slump in his studies. We had heart-to-heart talk with him and he told us that his distacke for work in the shop amounted almost to revulsion.

After a careful analysis we decided that he belonged to the type of persons who do their best work by themselves ri-individualists who dislike contact with other people. In addition, he was "mental" and "indoor." So we placed him on a laboratory job in a big chemical plant. He is now the head of that laboratory, and is counted as one of his arm's most valuable employees.

This experience was vividly recalled to me a few weeks (go, when in going through my morning's mail I found a

etter from his father.

"As a token of gratitude for what you did for my boy," e wrote, "I am going to leave you in my will a sum of money with which you are to establish scholarships to telp worthy and needy students through the college."

Not long ago a young man from Chicago started out on our co-operative course in civil engineering. For outside work he was sent with a construction gang—an assignment that made him unhappy and disheartened. He said that there was not enough excitement and he found no apportunity to use his wits.

We analyzed him as belonging to the "sales type"-

outdoor, adaptable, original, and dynamic. So we transferred him to the commerce co-operative course and assigned him to outdoor sales service. Here he made a fair record, but he still lacked enthusiasm. As an indoor salesman he was even less satisfied.

Finally we gave him a chance at sales work in an advertising agency—the selling of ideas and service. He reacted immediately; life became rosy and promising. In addition to splendid accomplishments in his job he came through with a fine school record for the year and made up more than half of the back work he had previously; flunked. We were correct in diagnosing him as a salesman—but it was also necessary that he create the thing he sold. The work with the advertising agency, where he created ideas, gave him this opportunity.

One of our students, fresh from the army, was given as production position in a factory, but the indoor works palled on him. He was sent to the gas fields in a rathern isolated place. This was a roving assignment, but he didnot meet enough people to suit him. We gave him and analytical office job with plenty of human contact. Eventually he became restive and was discharged for carelessness. We studied his failures and decided that he needed a roving job where he would have actual direction of dutiess that brought him in daily contact with many people. And investment house had just such a job. He took it with enthusiasm and filled it in an admirable fashion.

Again, you may be an individual with what, for want of a better term, I will call a "microscopic mind." You like to tinker with watches. You look with loving envy on the work of an engraver, an inlayer, or a painter of miniatures. If you are in a lumber yard, or engaged in structural steel work, you are patently misplaced. The best thing to do is to change your occupation.

Such traits as I have mentioned in passing are only a few in a wide field. Here at the university we have four-teen sets of contrasting characteristics by which we meas-

e men. Others you can figure out for yourself by idving human impulses and human habits.

If you are confident that, at the present, you are a square ig in a round hole you should study your present job and the jobs you have held before it. Set down the things by have learned to do and select those which you have erformed with ease and content. Then try to decide that inherent characteristics have enabled you to do see things well and enthusiastically.

The next step is to learn all you can about different aes of industry, to watch other men at work, and thus tentually to pick out an occupation that puts into play are maximum number of your major characteristics.

il instruct our students to keep their eyes open wherever ey go. "Observe men on all kinds of jobs," I say. "Does we way some one is doing his job look wrong and wastel? Do you think you could improve on it? Have you see enthusiasm to try? Then that operation may be the rry thing you are best fitted to do."

If you live in a city, you can get ideas about an extraormary number of human activities by consulting the assified telephone directory. I make use of it often. Evestigate any occupation that seems to match your cajor characteristics. You have a certain training and experience. Exhaust every effort to locate a line of activity that calls for the kinds of activity you enjoy.

Men with family responsibilities cannot cut loose with the abandon of a bachelor. They have to feel their way, the main thing is that they should be feeling their way if the right direction.

Let us suppose that a street-car motorman is dissatisfied with his work. He may feel that he has a certain amount executive ability that is lost on his present job. Of the curse he might ultimately get a minor supervisory position in the car barn, but the chances are slim. There are to few such places in comparison with the large number of motormen.

IIf this man belongs, however, to what we call the out-

door type, there is every likelihood that he could get a equally well-paying job with a construction gang. If he really has executive ability, his new work would shortly give him a chance to demonstrate it.

Suppose, however, that he is of the indoor type. It that event he might arrange to be transferred to the can building shop, where his chance to show executive ability would be much more promising. There are also plents of power-plant jobs with similar potentialities. The great lack of industry to-day is the lack of really capable foremen; and getting into a foreman's job is the first step on the executive ladder.

Let us assume, again, that the motorman wants to ge away from machinery. He may suspect that he has selling ability. If he does not want to take the risk of cutting loose at once, he could get a line on his ability by selling things out of working hours. Many men sell bonds insurance, magazine subscriptions, or novelties, as a sidiline. If he has acquired a certain skill in handling electrical material, the motorman might try selling electrical kitchen utensils. Or he might make arrangements with some savings bank to solicit new accounts on a percentage basis. In any of these pursuits he could find out whether he really is of the salesman type.

Many men are unhappy because their jobs involve too much responsibility; others want more responsibility than they have. I have known dozens of cases in which skilled workmen have been promoted to be foremen, and have been perfectly miserable until they asked for and were restored to their former jobs. Occasionally circumstances develop a man into an executive against his own inclinations.

The most interesting case of this type I have ever known had for its central figure a lathe hand in one of our Cincinnati shops. One holiday afternoon this young man was riding down the Ohio on a sidewheel excursion boat! Waves set up by the churning wheel overturned a passing boat. The lathe hand dived from the deck into the

er and saved the life of a drowning woman.

To reward his bravery the Carnegie hero fund offered bay for his education. He was sent to me for consultation. To my surprise he announced that he did not want deducation—that he had no desire to train for larger consibilities. Several times he had been promoted to foreman and had asked for his old job back. He liked iquit work at the end of the day, free of care, and to cote his evenings and holidays to pleasure. In the end, wever, I prevailed on him to take two years in a preparaty school and enter the university.

During his college course he was a satisfactory student of he showed unusual ability in various shops. But he cays went out of his way to dodge positions carrying consibility. After his graduation he drifted to Detroit,

I lost sight of him for a time.

few years later our paths crossed again. I found that was in charge of an automobile plant, a position of sistige and authority. He told me that his awakening come when he discovered that he could have just as sight fun in making the problems of business a fine and siiting game as he had ever had on the baseball diamond

in the dance hall.

Frequently a man fails to get the genuine satisfaction It life owes him because his heart is wedded to some ret ambition that he is a little afraid to air. I recall the ce of a student who barely managed to scrape through courses. His shop record also was far below average. This senior year one of the professors remarked to me to the was "a square-head without imagination or inimitive."

As he was about to graduate I asked him to come into the office for a chat. I hated to have our splendid record wred by turning out a young man who seemed destined timake no positive contribution to the world. Our talk thehed every kind of activity, from music to airplanes, at nothing seemed to interest him in the least. Almost

in despair, I asked the old question about what he would do if he possessed a million dollars.

"Oh, in that case," he said soberly, "I would go in

some work for the good of humanity."

"Just what do you mean?"

"I don't like to talk about it," he replied, flushing little. "I'm afraid it would sound mushy."

After I had gained his confidence, however, he pour out his very heart. I found him to be obsessed with the idea of service. He talked about it with such convincing eloquence that I could hardly believe he was the san young man who had been called "a square-head without imagination."

Determined to stake a good deal on my newly awakend belief in the young man, I recommended him to instate a co-operative course in an important high school, whose principal had asked me to select its director. Here I would have an opportunity for the constructive serviwhich was his ideal.

His success was phenomenal. Not only did he male the co-operative course the outstanding thing in the public-school system of that city, but he achieved resulthat won national attention.

Later he was called to a larger city, where he repeated his success. Following this, he conceived a vision of revolutionizing one of the big plants in an important industry—of inspiring the workers and managers with a Golde Rule spirit of mutual co-operation. To-day he is putting through an effective program of this kind and is one of the happiest men I know.

I doubt if there is any normal human being without some niche which he can fill with credit and content. It is sometimes very difficult, however, to discover this niche. In our engineering school we have examined and experimented with every method honestly put forward for revealing the hidden powers of men. We have run the gamus from phrenology to psychological tests. All have been found wanting or misleading. Our "cut and try" plant

ctual experience on a variety of jobs may seem laboribut at least it has the virtue of measurable success. Tou may have to make several experiments before you the thing for which you are best fitted, but it is worth effort. I have no intention to encourage drifting, or fold out a beacon light to the naturally lazy individual would find almost any job too hard. Yet I insist if, after a fair trial, a conscientious worker knows he in the wrong road, it is useless for him to continue on word. His best efforts will carry him into the dismal comp rather than up the mountain.

man being to find himself. Shortly before the opening ur last college term there came to my office an earnest ng school-teacher from the mountain regions of Kenzy. Under great handicaps she had won a good educate for herself, and now she was greatly concerned that a inger brother should have a promising start in life.

ld he enter the school of engineering?

the boy had attended a small and poorly equipped that his limited that his limited chational background would not prove sufficient preparing for the university; but I promised the young woman if she would send him along we would do everything

fur power for him.

dist as we were about to start the term I looked up my desk one afternoon to see a brawny young man ding before me, his eyes merry and a care-free expression his face. His slouched shoulders were covered with tenim shirt and a loose-fitting coat. The rest of his thing consisted of shoes and stockings, and vivid blue courses. He told me that he was the young mountaineer. The coutlined the course to him and then told him that in the told matriculate he would have to go up-stairs and an examination in mathematics.

But don't worry if you don't pass it," I added. "I

Il give you another chance."

q few days later I saw him standing in the hall.

"How are things going?" I asked.

"It's all off," he said. "I've flunked the two exale They tell me that no student can stay here after he I fallen down twice. So I'm going back home to-morrow But I wish I could stay and try it over."

He spoke with the unconcerned carelessness of you Evidently he felt that if he failed here there were plen of other spots where he could make a fresh start. held out such hope as I could and encouraged him to

again.

One day in November he came to my office. For moment I hardly recognized him. He was dressed in the khaki uniform of the R. O. T. C., the slouch was gone from his shoulders, and his face had taken a new set. He has

changed from a boy into a man.

"I've come to say good-by, sir," he said. "I'm falli down in all my studies. It's the fault of my preparation for I've tried my hardest. I'm going home to get preparation Next fall I'll be back here, all set. You can count on mair," he added. "The worst of it is over. Now I know what I want!"

As he passed out of the room I thought what a fortune youth he was. He knew what he wanted—and he was of termined to get it.

By those twin tokens he had become possessed of the inheritance that will lift any man into the position her destined by nature to fill.

## HE UNSOLICITED LETTER OF APPLICATION 1

#### EDWARD JONES KILDUFF

Professor Edward Jones Kilduff, Head of the Department of Busies English in New York University College of Commerce, Accounts Finance, is co-author with Professor George Burton Hotchkiss of Ivanced Business English," "Handbook of Business English," and susiness English Problems" and author of "How to Choose and Get Petter Job."

This article, which is taken from the last book named, is of imstance to college students of business-letter writing, since their first winess letters will probably be their own application letters; literate on the subject is rare, and what is said here may be considered choritative.

the successful man of to-day is he who knows how to do one thing for than most men can do it.—Edward Bok.

#### WHAT AN UNSOLICITED LETTER IS

One of the most effective means of securing a position is unsolicited letter of application—i.e., an application is not solicited by an advertisement or other means. Example, suppose that you realized that it would be expour advantage to get a job with a certain rapidly wing trust company. You have seen no advertisements epositions open with that company; yet you determine capply by letter for a position with them.

This means of securing a position is effective chiefly trause of the fact that comparatively little competition that—at least not nearly so much competition is met as trurs in applying for a position that is advertised. An

Reprinted from How to Choose and Get a Better Job by permission plarper & Brothers.

unsolicited letter of application is usually given attention and a reading, because it seldom happens that more that one or two of such letters are received in any one mail.

# THE ADVANTAGES OF THE UNSOLICITED LETTER OF APPLICATION

Another big advantage of the unsolicited letter of application is that it is by this means that an applicant can pid and choose his prospective employer. As you know, more advertisements of positions open do not give the name the advertiser, with the result that the applicant cannot tell until after the interview whether the concern advertising can offer him the opportunities he wishes. Although good jobs can be secured through the "want" column yet it is more or less a hit-or-miss affair.

At this point the questions arise, "What are the chance of securing a job by this method?" and, "If the companies I am going to solicit for a job need men, why domethey advertise? Since they aren't advertising for men, of they need any?" Both of these questions can be answered

together.

In answer to the first question it can be said that the chances of getting a position by this method are better than by answering advertisements. There are a number of facts, however, that you should consider along with the statement just made. In the first place, remember that the kind of job you want may be advertised only infrom the quently. Just because the special kind of job one wants anot advertised, should one wait patiently until it is, of should one go out to find it in another way?

Many men who have consulted me with respect to how to get a job have informed me that they had not been able to apply for the job they wanted because they had not come across any advertisements of such jobs. I have the told these men first to draw up a list of the names of good companies that they knew had the kind of work they desired, and then to send to each company the best letter.

application they knew how to write. In only rare and cial cases has a man, after he had faithfully and perently worked on this scheme up to the limit of a month. ed to get results.

ome time ago a young man came to my office who very ch desired to get a position in an importer's office ere he could learn the importing business. He had been to find only a few advertisements that specifically Led that a man was wanted in an importer's office to do kind of work he was capable of doing. Since he was king, he could not very well take time off to interview porters. Yet, following out the plan of canvassing the sibilities and then writing unsolicited letters of applion, this man, after he had mailed out twenty-five letin one batch, received the astounding number of enty-three requests to call for an interview. After orting for several months for an advertisement to appear the job he wanted, he had been able, by means of unsoled letters of application, to secure within three days' te these twenty-three requests to call. The jobs had th there all the time! The trouble had been that he had ited for the jobs to come to him; he hadn't gone after iobs. An added advantage of the unsolicited letter application is, therefore, that it is of assistance in geta job quickly.

What has just been recounted is a part answer to the bnd question set forth above. In further answer, it is to consider these statements: Many, and probably It majority, of the good companies do not advertise for en, except in rare cases. Yet how do they get the men ill the jobs that must be filled? Where do they get er new men from? In reply it can be said that most of in rely on applications—both in person and by letter men who wish to become connected with them. If no is open at the moment, the application is filed, and when there is a need for a man to do a certain type work the applications for such a job are reviewed and a candidates notified. Moreover, do not overlook the



fact that a place can always be made for a good mar. Indeed, if a good man applies for a position and there none open, the concern will often either try to find a dernite place in the organization for him or will hire him an let him find his own place. Good men are too rare to allowed to escape.

A further advantage of the unsolicited letter of application is that through its use it is possible to secure sever offers for your services. If an applicant has been successful applying for a position advertised and has had the join offered to him, he must take it or leave it. But in the case of the unsolicited letters of which, for example, an applying cant may have sent out fifteen at one time, he may asserbly secure the great advantage of being able to conside say, four different offers and to pick the one that present the best opportunities.

Of course, both the letter of application for a positic advertised and the unsolicited letter of application off the convenience to a man who is employed to seek other employment without taking off time to make personalls in search of a better job.

Comparatively speaking, few positions paying more that twenty-five hundred dollars are advertised. Hence as applicant for a high-salaried job must rely to a great extent upon unsolicited letters of application in seeking position.

As you have now seen, the unsolicited letter of application has many advantages that are of great assistance in helping one to get the job one wants. And because of these advantages, this method of securing a better job should never be overlooked whenever a better job is being sought. If you are seeking to sell your services for the best opportunities that you can get, you should leave me stone unturned. All methods should be used so that you might have the advantage of being able to choose from a number of chances—and one of the most effective method is the use of the unsolicited letter of application.

#### CHOOSING THE LIST

decress in the use of the unsolicited letter of application bends largely upon your judgment and ingenuity in the king up a list of prospective employers to whom you alsend your letters. If you have decided that you desire stay in the same kind of business in which you are at resent employed, you should not have much difficulty in sertaining the names of concerns in the same field that it offer you the desired opportunities. Naturally, the re you know about these concerns the better able are in to make a good selection. If you do not happen to be information concerning the opportunities for admicement in these companies it might be advisable to talk the persons who are in a position to know.

of, on the other hand, you are planning to make a change on one field of business to another, you may know very the about the standing of the companies in the new field. The pose, for instance, that you are at present working as correspondent in the credit department of a large retail are and you have decided that there are more opportutes in the credit department of a bank. Now, although are well acquainted with the standing of other retail are, you may know little or nothing of the relative continuities existing in the various banks. To secure information you need to find some one who does, so the you can make use of his knowledge on the matter.

henever it is possible to do so, it is advisable to secure name of the person who may be interested in your plication. A letter of application addressed to some indual in the company has a better chance of success a letter addressed to the company itself. In the first plane, since the individual addressed is in closer touch conditions of his own department than is the employment manager of the company, he may be able to find a the for an applicant who impresses him with his ability, allough no such place would have been listed with the poloyment manager. With a little ingenuity, the name

of the individual to be addressed can be secured. One means is to telephone to the company in which he employed and ask the private board exchange operator give you his name. For example, you may be trying secure a position in the collection department of a largeretail concern. Telephone to that concern and ask futthe name of the collection manager.

Unless you have decided to make a determined effor to get placed with one of two or three concerns that yo especially desire to go with, it is wise to make your list of prospective employers as complete as possible. Make thorough canvass of the possibilities so that your campaig to land a better job will be a complete one. The next step is to send letters of application to those on your lis In this connection it is well to note that there are two methods of sending out letters: you can write and sen only one letter at a time, or you can write and send you letters in batches of ten or fifteen. The latter method usually more effective from your point of view, because you may secure four or five offers from which you ca pick and choose; if the former method is used you wi receive only one offer at a time, an offer which you must either accept or reject, with no chance of comparing with other offers.

At the convention of the Associated Advertising Club of the World, held in 1920 at Indianapolis, Indiana, woman who was employed in the advertising department of a Cleveland concern used a rather ingenious plant secure a position with an advertising agency in New York City. Here was her scheme: From the convention but letin she first secured the names and hotel room number of all representatives of New York City agencies who were attending the convention. Then she sent to each of these a letter of application for a position. The novelty of receiving a letter of this kind at a convention favorable impressed the recipients with the ingenuity and cleverness of this woman's plan. Here is her letter, with name changed:

June 7, 1920.

GEORGE ANDREWS. m 632, Claypool Hotel, anapolis, Ind.

R SIR:

organization like yours is usually glad to know of well-trained

rtising writers whose services are available.

rsonal circumstances make it necessary for me to leave Cleveland circum to New York. I am, therefore, interested in talking over work with people like yourself who may have, either at present or te near future, an opening for a writer of my training.

have had wide experience in writing and producing both retail and bnal copy on many subjects; I also edit a dealers' house organ.

he Blank display here at the convention is mostly my work. ld greatly appreciate an interview with you to show you this and hear any suggestions you may have to give me.

Thank you.

dince I was attending this convention, I received one of letters. I was so struck by her initiative that some later, after my return to New York City, I wrote to and asked her to let me know whether she had been ressful. Here is part of her reply, with names changed:

bu will be interested to know that the letter in question was held wo days because, after I mailed it, I found that the young lady gtyped it had used a plural for a singular. I went to the post office, fled the letters, and had them done over, and even then they did dolease me. Of course you do not know that my "hobby" is writs n application letter that will pull the job. I might add that I never applied for a position yet, that it was not offered to me. tost cases this was probably due to the extreme care I took with

Metter, rather than to any special ability on my part.

received answers to practically all of fifty letters I sent out. y all of them I added a little personal note.) None of them red me a position outright, but all asked me to call in person as as I arrived. This gave me entrée to new acquaintances and my friends talking about my returning to New York. After I thrrive, I was offered two positions from the list I addressed, and others said they would have something interesting next spring. is present position came about through a personal call I made at the Blank office. During the conversation something was Cabout making Blank's women's styles more talked about instead irting people think that Blank stood only for raincoats. I listened Then went and looked up some trade-paper copy for Blank.

A few days later, I must admit half in fun, I wrote Mr. Blank, thing why, in my opinion, dealers did not wake up to the fact that they were losing some wonderful styles by buying only raincoats. Blank. Immediately I received a call to come to the Brooklyn off When I came out I had been offered the position of advertisemanager of the women's section—a position not before in existent

#### WRITING THE LETTER

The unsolicited letter of application differs from the letter replying to an advertisement in the following minimatters: the opening paragraph, the statement of qualifications, and the adaptation to the reader. These pointwill be considered in detail in the paragraphs that follows:

Unlike the letter replying to an advertisement, the unsolicited letter does not, of course, begin with a referent to the fact that the applicant is applying for a position that was advertised. But originality in beginning the unsolicited letter is just as important as it is in the letter replying to an advertisement. Such beginnings as the following should not be used:

Thinking that you might be in need of a correspondent, I am wring you this letter.

Having heard that you can make use of an assistant credit manage

I wish to apply for the position.

Believing that you may be able to find a place for me in you accounting department, I am submitting herewith my letter application.

As I have been given to understand that you frequently need me in your traffic department, I trust that you will give consideration

to this application.

Such beginnings as the following are likely to be more effective:

If you are in need of an experienced and efficient correspondent f your general correspondence department, the following description my qualifications may help you to decide that I should be considered for the position.

At a recent meeting of the Credit Men's Association, R. F. Morto credit manager of C. S. Goodhue & Co., said that one of the essential

racteristics of a good credit man is judgment. In requesting you consider my application for a position in the credit department our company, I wish to present evidence showing that I possess ment.

have often heard it said that your company has one of the best inized accounting departments in Boston. Because of this, I am farally very desirous of learning whether you can find a place for ther good man.

or the past two years I have been acting as assistant to the pager of the traffic department of a well-known manufacturing pern. Although I like my present position, I am looking for bigger abrunities with a larger company. Hence my reason for applying tou for a position in your traffic department.

n view of the fact that the concern to which you are plying has not advertised the position you are seeking, have no reason to know exactly what qualifications required. These you must outline for yourself accordto your own judgment before you start to write your er. Naturally, the description of such general qualificais as your education and experience should be pre-Ited. In addition you should present whatever special illifications you have that will make you a desirable emeyee for this particular job. To do this it may be of nb to try to place yourself in the employer's place, and ask yourself this question: "If I were the employer, art special qualifications should I like to find in appliits for this job?" A little careful thinking on your part recerning an answer to this question may help you to ct from among your qualifications certain ones that buld be emphasized and described in detail—a thing that verwise you might not do. This opportunity to "size the concern to which you are sending your letter of elication, permits you more closely to fit your qualificais to its probable needs and desires.

another advantage of the unsolicited letter is that the other is able to adapt himself and his letter to the known paracter of the concern to which he is writing. For applying for a position as a correspondent

in the adjustment department of a high-class, conservative retail store, he should have such characteristics of the prospective employer in mind while he is composing heletter, so that whatever he says and the manner in which he says it will harmonize with those characteristics.

#### FOLLOW-UP LETTERS

Since an unsolicited letter of application is generall considered by the recipient to be personal to him and therefore requiring a reply, he will usually acknowledge it receipt even though he is unable to find a position for the applicant. If the prospective employer does reply, another opportunity is given to the applicant to impress the prospective employer. For illustration, let us assume the a prospective employer, in reply to an unsolicited letter answered as follows:

DEAR STR:

I wish to acknowledge your letter of application of October 25. At present we have no vacancies of the type you desire. I am, however, placing your application on file.

Very truly yours,

If you are especially desirous of securing a position with this concern, it might be advisable to reply somewhat  $\epsilon$ follows:

DEAR SIR:

Thank you for your courtesy in acknowledging my letter of appl

cation for a position as accountant in your department.

Although I am already employed, I certainly should very much like to work for you and I hope that you will keep me in mind i case a vacancy occurs.

Respectfully yours,

Such a letter as that given above is very likely to create a favorable impression upon the prospective employe because he seldom receives a letter of this type. It also serves the purpose of having him keep you in mind. More

r, it sometimes happens that if the prospective emver is deeply impressed by the applicant's letter, he put himself out to find whether or not there isn't some that the applicant can fill even though it is not exactly liob the applicant applied for.

Insolicited letters of application are oftentimes reled to the employment manager of the company. In case it is a matter of routine on the part of his office ale the application, if no vacancy exists, so that if one fuld occur the applications for such a type of job can reconsulted. And that is a good point to bear in mind. st of the larger and well-known companies seldom adtise for employees, because they usually have a number applications already on file. Accordingly, even though may be unable to secure a position immediately with poncern with which you desire to become connected, you fuld not give up hope. But it is a good plan to remind employment manager from time to time of the fact It you still desire a position with his company. Such a minder, sent every two or three weeks, serves to keep or name and application fresh in his mind, and, furtherce, indicates that you are persistent and really want to k for his concern. An example of such a letter follows:

R SIR:

about three weeks ago I applied by letter for a position as acsitant in your export department. You very courteously informed athat there was no vacancy then, but that you were placing my dication on file.

fithout desiring to appear presumptuous, may I ask whether there y vacancy now? By referring to my letter of application (copy mosed) you will find, I believe, that I have the qualifications for the se and that I will make a good, hard worker for you.

whave such a high regard for your concern that I should like very

orh to join your staff.

o no vacancy exists at present, won't you please keep me in mind the next one that occurs?

Respectfully yours,

Pertainly, if a man already has a position, but realizes

the opportunities and advantages offered by a positifiwith another concern, it is going to pay him not to take as final the statement that "no vacancy exists here at preent." He can afford to wait patiently until one does arise but he should have backbone and persistence enough keep after that job. Often persistency alone will convince the employer or employment manager that the approcant should be given the position.

#### THE JOB OF LANDING A JOB 1

#### JOHN R. COLTER

is a well-known fact that whatever is done by everybody is selldone well. So it is with applying for a job. Since it is a unital thing, it has been little attended to, with the result that while
may read hundreds of magazine articles on selling commodities,
will, with difficulty, find ten on selling himself. The unusualness
the following article would, therefore, make it important, were it
ralso valuable in pointing out the fact that in selling one's self, as
delling anything else, the end can best be accomplished if one can
tet the thing to be sold long enough to think out the needs, desires,
motives of the person to whom something is to be sold, and hence
talk preparation, experience, and training, but these in terms of
suse that the employer may have for them.

It is a mighty unfortunate thing," said a New York biness man to me the other day, "that the art of landing his has not been developed more fully than it has. You fild think that with one-fifth of the workers of the land a good deal of the time, and therefore presumably look-ufor jobs, and with nearly every other man of us—from by thousand dollars a year men down to ten dollars a k clerks, nosing around for the better job—you would have that some one would systematize and distribute chadcast the best known methods and manners of looking is a job. But I've never seen such an attempt."

came back with the answer that usually starts men aring—a request for advice. What he told me, properly belied, would put thousands of men in jobs—and better

Tell me how to go about landing the job I want. What are secret of success in getting work?" I asked.

<sup>:</sup>teprinted from the Outlook, June 14, 1913, by permission of the Outco Company.

"Well," he said, "first let me tell you a little story. I friend of mine had urged me to come and call on him, so I went the other day. My ring was answered by a blue eyed servant girl, evidently a recent immigrant.

"'They aren't in,' she said.

"I asked her when my friend and his wife would be in and she answered:

"'I don't know.'

"'Do you expect them back to-day? Where did the go?' I asked.

"'I don't know.'

"'Well,' I said, 'I thought you might. Who are you please?"

"'Oh, I'm nobody,' she replied, simply. 'I just wor

here.'

"Now, the girl's stupidity is incidental. But it's wort telling of for this reason—her attitude of mind was more beautifully expressed by the phrase that she coined. She wasn't anybody; she just worked there! That, in mopinion, is precisely the attitude of ninety men out of hundred that go looking for jobs. It is the state of mind that keeps so many job-holders from landing the new job and prevents the unemployed from getting any work all. They are not anybody; they just want a job. You job-seeker may not say it in so many words, but by his very lack of aggressiveness he exhales it or somehow make ages to wireless it direct to the brain of his possible employer. The first thing I would say to a man who we looking for work would be: 'Be somebody. Act proudly and with dignity. Don't act as if you were asking a favor

"Here is an example of what I mean. A young manageme into my office the other day with a letter of introduction. It set forth from a friend of mine that the beard was young, reputable, of good family, willing to work, an undeniably honest. He had just graduated from college and didn't know what he wanted to do. As I expected I had to start the conversation myself and pry all the details of his abilities out of him. I had to dig out his strong

nts and particular interests—he volunteered nothing. didn't know anything about the shoe business, never t the initiative to tell me what he thought about our Pertising (everybody reads it). I asked him what he light of our shoes. He had worn them recently and said tiked them very much.' He was pleasant and agreeable.

I knew he would be willing to work faithfully—but I h't want him or his kind. They never start anything. ne one had given him a letter to me; he wanted a job; othought I could give him a 'job'; therefore he was re in my office chair, and what did I have to offer him, ase? Ye gods!

Later I met his mother at a reception. She bewailed ufact that her Charlie couldn't find work—after having ollege education, too. What a terrible thing the war i-it even shortened the labor demand here in the

"ted States!

The real trouble lay, not in Mars, but in her Charlie's oa self. First, he had the wrong idea of what a job is. oconceived it to be something to be filled—a pigeonhole, rsk, a chair, or, as the London clerks call it, a 'berth.' was a niche, in his mind, with a salary attached. And ge considered himself as a salesman of his own services Il, it was simply a matter of selling his time, his presbetween fixed hours, or his motions in a certain spot a stated length of time. Whereas—and here is the 1st important thing I can tell you—he should have ored, presented, exhibited, and dangled before the eyes me, the buyer of labor, his interest in my business. erest in the employer's business is the key to the favorattention of every employer. I assume that you are rarnest when you come looking for a job. What interme more than anything else? Not your abilities in meral, but your abilities as far as my business is con-Ined. If young Charlie Briggs had looked at me with meam of intelligence and pulled out of his pocket some our daily paper ads, and said, 'I like these all but one ag,' etc., don't you suppose I would instantly have taken an interest in him? Give the man your ideas what you have found true of shoes, what you and you friends like about a shoe. If you are looking for a railway job, learn all you can about the particular railway, thin about it, sleep over the thoughts, and come down to as for a job with at least one sane, original sentence that you can deliver on the subject of railways.

"It is a matter of common knowledge that a green many of the good executive positions in the country to-dal have been acquired only by scientific stalking. I meet that a scientific approach of a job usually lands it. Mere to state your age, experience, and past successes will not land you many worth-while jobs nowadays. The men who make a study of the prospective employer's business, he particular needs, and who present some original though on some phase of the business are the successful job hunters of to-day.

"The reason for this, of course, is that initiative is not at a higher premium in the business world than ever before."

"Why so?" I asked. And for answer he took from he desk a statement of the Department of Commerce and Labor.

"One big reason is competition. There are more fellow in every kind of money-making game. Note this: in 1900—these are the latest figures available on unemployment—there were approximately six and a half million person out of jobs during the year. That is twenty-two per centrof the total number of workers in the United States which was then thirty-odd millions.

"A Western transportation man told me the other dayhe hires hundreds of men each year, most of them above
twenty dollars a week—that, in his opinion, honesty, will
ingness to work, and the rest of the galaxy were prette
nearly demanded of a man before he even was considered
as a candidate for the modern job.

"I give these qualities only fifty per cent. all together I count them no particular asset. They are essential, c

rse, but they are not what distinguish men. The other y per cent. can be had only by the exhibition of intive.

You have probably no idea to what pains and trouble ne successful men go for the purpose of landing a job in a certain desirable firm. They literally compel a id offer. My sales chief worked on me for six months core I gave him his job. He first came to me with a nefully worked out direct-to-consumer campaign in footur and suggested that I look it over. I was rather ang then myself, and stalking a job was a new thing to

I told him it was good and complimented him on his viative. Thereby he had commanded my attention. II, I couldn't place him then, but he persisted in sendme ideas, ideas, ideas. Sometimes they would be shout any word of comment. Finally he gathered them a together—the carbon copies—and came to my office. I 'Mr. Wilkins,' he said, 'I've been sending you a lot dideas lately. I know something about the shoe busiss. I think I can work out a lot of things that will be to you. Will you give me some data that I do do do it? Frankly, I am bent on getting a job with and I guess it is up to me to make myself necessary tour organization.'

He even offered to come and work for nothing for a inth, to prove what he meant. Well, when he went to of my office he had my contract in his pocket. In last twelve years he has pushed his salary up to five

tes what it was. But men like him are rare.

As I said, what an employer values most in a man is diative. There is no better way of proving that you are it than by exhibiting it in your method of seeking job. You have had training? You have had so many are of experience? You have been with this concern that? You have degrees? Well, what of it? It is persuasive, it does not convince. Life's short. Take the short cut. What can you mean to the man if you rework for him? How will he profit by your abilities?

Make an effort to show him this, in direct application his business, and you automatically lift yourself out

the level of competitors.

"And if doing this means hard, investigating work is the public library, among technical papers, or studying of correspondence school text-books to get a working knowledge of some particular business, don't grudge the time. The harder you work to land a job, the better joint will be."

#### THE LETTER OF RECOMMENDATION 1

#### THOMAS ARKLE CLARK

Mr. T. A. Clark, for many years dean of men at the University of Inois and a shrewd observer and critic of American college life, is the other of various books, including "The Fraternity and the College," it is cipline and the Derelict," and "When You Write a Letter." The st, which is filled with humorous but unsparing criticism of our ristolary practices, is one of the most readable of all books dealing the correspondence.

THERE is the letter of recommendation. Anyone can ecumulate a collection of letters of recommendation, and awould almost venture the statement that he can get any je he pleases to write them. The most of such letters at I have been privileged to read say little and say it vdly. A letter of recommendation should tell the truth. inisters and school teachers, in my experience, write the prst ones and are most likely to show little respect for principles of truth. They often injure rather than lp the people whom they flagrantly praise by painting them a character which it is impossible for even a saint sheaven to live up to. When anyone in a letter of recmmendation tells more than the truth, he does the person rommended a real damage; even the truth that he tells reventually discredited. Such a letter need not be conked wholly to words of praise. When we recommend en we are talking about human beings who, as nearly erfect as they may be, must still have some qualities hich might be improved upon. One gives the strongest pression of sincerity when one mentions the weaknesses

Reprinted from When You Write a Letter, with the permission of injamin H. Sanborn Company and of the author.

as well as the strong points of a person about whom he i writing.

I recall that I won the everlasting enmity of a young fellow at one time who got hold of a letter I had writter about him in which I had said that he "lacked aggressive" ness." The young man argued that if he asked me to write about him I was under obligations to say only such things as would help him to get the position he desired or would be complimentary or creditable to him. If I could not say these things, he felt that I should not write at all. He was on the whole a good man, but he could not see that a frank truthful presentation of his qualities was more likely to help him along than a flattering untruthful description Which leads me to say also that a letter of recommendation is the property of the man to whom it is addressed. It is in the nature of a confidential statement from the writer to the one written to. It is discourtesy and a breach of confidence to put it, without the consent of the writer, into the hands of the one about whom it is written.

When I have a man recommended to me I want to know something of his training, his age, his experience, his character. If he has specially attractive qualities or traits if he has special talents, if he is possessed of idiosyncrasies. I am glad to be prepared for these. It ought to be possible to say something individual about any man, for no two of us are alike. "Mr. George Ward came to me directly from college and has been my secretary for three years," wrote a friend of mine. "He is not so diplomatic at all times as I should wish, but he is dependable, he is loyal, he is intelligent, and he likes to work. I have never given him any piece of work to do, no matter how difficult, that her did not do well. It will give me no discomfort if he is willing to stay with me." It was a good picture of an efficient man. Sometimes one is asked to recommend as man for a position for which he seems to have no qualifications. The only reasonable thing to do in such a case is to tell the man that from your point of view he is not suited for the job that he is wanting to fill and that you nnot conscientiously recommend him. Such a course is e only way to be truthful and just to the employer and s prospective employee. It takes courage to do it, but

the end it pays.

I believe I have written more letters of recommendation an any other man living of my age, because the college ident and the college graduate are persistently looking it a job where references are required, and I have been a filling victim. Nearly every mail brings me in such resets, and yet I do not recall that many fellows have sked my permission to give my name as reference or have tranked me for the letter that I wrote. If you give a man reference, the least you can do is to ask his permission inforehand or to announce to him what you have done, it diffused you ask him to write a letter for you, the minimum impensation you can offer him is to thank him.

Then there is the application for employment, the atempt to get a job by mail. It is a rather delicate matter
h blow one's own horn effectively. There is always the
enger of sounding too faint a note and of not being heard
rer the footlights; there is the opposite difficulty to
roid of turning on too much wind and of overdoing the
b. How much to say in one's own behalf and how much
monit calls for a rare judgment. I have often asked men
no have come to me for letters of recommendation to
rite out what they honestly thought could be said in
mmendation of themselves; but I have seldom had
myone who did it well. One man only I recall who wrote
ediscriminating and satisfactory letter about himself that
twould have been willing to sign my name to and send
in the mails.

Frankness is a good quality to reveal. If you have been tell trained, if you have had some experience in the work mich you are wanting to take up, if you are willing to took hard and to rest your advancement upon your ability to do the business, these are good things to say, and they ie likely to make a fair impression upon the man who hads your letter. Most men who apply for a position

offer little and ask a good deal. When you suggest, as they do in advertisements, that you are willing to res your case upon your merits, that "the goods may be rea turned if not satisfactory," you reveal a certain confidence and belief in your own powers and ability that will be sure to make an appeal. A reasonable confidence in your self begets confidence on the part of others. If you have letters of recommendation it is well to enclose these, but in is better still to give references, since the letters that are enclosed, and which you have yourself seen, must on necessity be less frank and more guarded in their states ments than one which is written directly to the employer concerned. Even though he tells the truth about you, the writer of a letter will do it in a very different way from what he would if he were sure you would never see the letter.

The mechanical construction of the letter which you write and its appearance will have much to do in determining your success in winning attention and getting a job. Good form, legible penmanship, correct spelling and sentence structure all have weight in settling your fate. I have known more than one appointment to turn upon a superfluous period or a misplaced comma or a misspelled word. These all seem trifles, but when the race is closes then the decision goes to the man whose attention to small details has been most punctilious. The same suggestions as I have just given apply in a large degree to a reply to an advertisement for help. A good letter in this case is like a good front page in a newspaper or a pleasing personality in a first acquaintance.

#### SALESMANSHIP 1

#### CLARENCE DARROW

Clarence S. Darrow (1857-), famous lawyer, is also a keen stunt and a writer on social and economic questions. As a lawyer, he been in recent years identified with such prominent cases as: Angeles Times dynamite case; Loeb and Leopold case; and ropes evolution case; and particularly with cases against monopolies, reluding litigation against the Gas Trust in Chicago. His writings is lude "Resist Not Evil," "An Eye for an Eye," and "Crime, Its was and Treatment." His article, "Salesmanship," holds the mirror to sales tactics which discredit salesmanship and which are as much endemned by the ethical members of the profession as by him.

Ι

A FEW days ago I picked up a popular magazine and ad the advertisements. I was surprised to see the numr of schools and universities offering courses in salesanship. These advertisements all featured in large type ch expressions as: DON'T ENVY SUCCESSFUL ALESMEN-BE ONE! and BECOME A SALES-AN-BIG JOBS OPEN! The headings were followed seductive reading matter about men "who make from 0,000 to \$30,000 a year, who travel first class, stop at e best hotels, and are in daily contact with Prosperous thsiness Men." Often there were pictures. Two boys ere represented, starting out with equal chances and tual ability. In the next picture they had both grown I, but one was associating with Prosperous Business Men d the other was still a laborer. One had studied Scienic Salesmanship. The other had stuck to hard work. It was not with the idea of getting a job, but mainly

Reprinted from the American Mercury, August, 1925, by permission utbe author.

through simple curiosity that I sought to find out what all this was about. All my life I had been interested in books, but somehow I had overlooked books on salesmann ship. Literally hundreds of them, it appears, are now on the market, and used by our colleges, universities, and Y. M. C. A. night schools in the laudable business of giving hope and cheer to the overworked and underpaid. The topics they deal with range from those which might properly be placed under the heads of calisthenics, physical culture, hypnotism, phrenology, psychology, dress, and deaportment, to specific directions for the treatment of hard customers and tricks for getting the unwary to buy.

Here I shall let these books speak for themselves, with only such comment as will be necessary for clarity. There is a matter of terminology which we must get straight before the show begins. Among the first things which at tract attention in this literature is the fact that a prosepective purchaser is not regarded simply as a human being or even referred to in terms of his occupation or social position. For the salesman all men are Prospects. It seems to me only fair, then, that we look upon every-

one who attempts to sell anything as a Prospector.

Obviously, if a Prospector is to be successful, he must prepare himself for his arduous life of gold-digging. All the books thus start out with chapters on the general subject: "How to Get Ready and Why." The first thing the aspiring salesman must do, it appears, is to develop the physical basis for the combative spirit necessary in

forcing a Prospect to buy:

Many young men are not highly developed in the faculty of combativeness and in order to become good salesmen they require this faculty brought into positive function, that they may not give up or become undecided and discouraged. Combativeness functions through the shoulder and arm muscles as shown by the soldier, prize fighter, athlete, etc., and, well developed, it imparts a feeling of enthusiasm, physical vigor and power of decision that no other faculty can give; the best way, then, of bringing it into proper function is to take up some form of exercise that will call into use the shoulder and arm muscles, each morning immediately upon arising, devoting ten or een minutes to this. The same amount of time may be devoted h profit in the evening if one feels the extra need.

But this is not enough. No ambitious salesman will be never that the development merely of his physical twers. He will also cultivate his spiritual gifts for the need. Thus he is instructed to say to himself: "I will receed. I will awaken to-morrow feeling good. I will go though the day doing work better than I have done it fore. I will meet everyone with a feeling of good will!" It is a good idea, we are informed, to keep on repeating is formula until one falls asleep; then the subconscious the carry on while one is sleeping. By morning, one will is have made as much progress as if one had stayed take repeating the formula all night!

Bedtime suggestion is especially helpful in preparation for an ordeal lt day, such as interviewing a formidable customer.

An example of one of these bedtime incantations reads ifollows:

The 2 p.m. to-morrow, precisely, I will walk into Hornyhand's office. In not afraid of him. I am as good as he is. I will be absolutely affident of my ability to face him in an interview. I will be connected.

An illustration of the remarkable results which can be raieved by this method is given by a salesman from San ancisco, engaged in selling paint. His testimony, with author's approving remarks, is as follows:

-To-day I am learning the secret of doing my work scientifically. Fore going out on any deal involving a considerable amount, I spend hour or two in concentration. I sincerely believe that it helps me. relieve I influence my prospect's mind before meeting him."

Of this we can be certain: that this paint salesman, through contration, is making himself stronger mentally, and that his prospects

find it more difficult to resist him.

In other words, under this treatment a Prospect will buy ant whether he has anything to be painted or not.

T

All this mental discipline, of course, is possible only i the salesman has some training in and understanding or psychology. Accordingly, each one of the books I have examined devotes a few pages to explaining the fundamentals of that recondite science. One book gives as elaborate diagram of the human head divided into thirty seven compartments, and labeled "amativeness," "parenta love," "combativeness" and so on, down to "inductive reasoning." I had seen such charts forty years ago in Fowler and Wells's famous treatise on phrenology, but had thought that they were extinct. It appears, however that they have been carried down to a book on salesman ship published in 1922 and used in one of the best schools Of course, the new books do not lay quite as much stress on phrenology as would have been the case forty years ago, but they are very strong on the use of what they call psychology. One of them sagely advises the student to "spend a few evenings studying psychology." Out of that study, brief as it is, he is supposed to attain to complete control of the Prospect:

To master conviction it is essential that you have knowledge of the human mind and how it works. You must know what takes placed when a customer deliberates. What change takes place in his mental consciousness, what is his mental attitude, and what is his state of mind while being convinced.

One would think that with all this subtle knowledge the scientific salesman would be ready for the fray. But no. He must next carefully prepare a Selling Talk. All the books lay great stress on this. It is never even suggested that people buy goods because they want them. They must be told that they want them. The only exception I have been able to find in the literature is in a few sentences distinguishing between the business of a salesman and that of a mail-order house. We are told that "some goods are sold without salesmen. Mail-order

isses use a catalogue in selling their merchandise. The dividual who orders from a catalogue usually WANTS the ds and utilizes the catalogue to ascertain the price." It the scientific salesman is above selling merchandise chose who actually want it. What he must do is put in timple way by one of the most popular books on the riect:

iou get an order from a prospect because of what he thinks. aing an order or handing over money must be voluntary operation. Prospect must be willing; he must think certain thoughts. You led the him to think those thoughts.

inother author calls this process "uncovering a need for goods." We are informed, however, that merely uncering the need is not sufficient, for it might result in the atomer buying some other person's goods and fail to conce him that he should buy now. The Selling Talk, firefore, must induce the prospect to make a favorable dision at once. In fact,

The one and only purpose of a Selling Talk is to get the order. It All that a salesman says to a Prospect can be printed in a circur or typed in a letter and mailed to the Prospect, but the salesman can bring to bear in the personal interview every power of lange and every bit of force that is in words, and focus them on the cd of the customer while he demonstrates his goods. The whole prospect of the Selling Talk, then, can be summed up in: 1. It must mover in the Prospect's mind a need for the goods. 2. It must conceen him that your goods are the goods he needs. 3. It must bring to the point of deciding that he needs your goods more than he is the money they cost. 4. That he must have the goods as quick the can get them—so he orders. Any Selling Talk that does not complish this purpose has missed the mark.

In many of the textbooks, the salesman is carefully incucted as to the use of particular words and as to their oper pronunciation and warned against errors in gramr. However, he must understand, too, that it will not to be over-particular about grammar. He must be smocratic and despise the snob. One of the best books lies this suggestion: I know a man who found it helpful with his general methods deliberately cultivate a few incorrect habits of speech, such as dropping the g's in words ending in ing—saying goin' for going and aw vertisin' for advertising; and saying "there ain't any" for "there none" (sic). By unaffected use of these expressions and careful use of otherwise good grammar and pronunciation, they secure an added impression of earnestness in what they are saying.

The textbooks give a large number of opening sentences that are certified to be effective. As, for example, "All that you say is true, but . . .; A little reflection wis convince anyone that . . .; Fortunately, that can be taken care of . . .; I assert without fear of successful contradiction . . .; There can be no two opinions about . . .; You are right in your judgment, but . . .," and so on down to this gem: "Your desire to think it over a commendable, but . . ."

The student is further instructed that "four salesmer out of five have got to be actors. In fact, all salesmer ought to be more or less actors. Follow the good actor's lead and learn your lines and then throw your feelings into them. Learn the places to get enthusiastic, the places to get calm, the places to bang your fists on the prospect's desk and the places to shut your mouth and keep quiet.'

Having mastered all these principles, the student is ready for his first Prospect. But before he can make Selling Talks, he must manage to run his quarry down. It the Prospect is a business man in a downtown office, a careful plan of attack must be formulated. If the Prospect is a housewife or a farmer, a different and perhaps more subtle method must be used.

In discussing the stalking of a business man, many of the books give full instructions for getting past what they refer to as the Outer Guards. These guards are generally office boys and stenographers. Some none too astute salest men hand the office boy a card reading:

> Mr. B. Clyde Edgeworth, Boston, Mass.

h the inscription in the corner, "Representing the ited Bond Co." But this is bad practice, for

the office boy takes this to the inner office and returns a few motors later with the answer that the president is too busy to-day to be you. You have committed an error in your approach. There is thing for you to do but leave and try at some future time when you worked out a more unique method of getting the interview.

Here it is perfectly plain that the Prospect was warned to the was expected to part with money. He should not be been told in this abrupt way. The next time you if, if you are a good salesman, your card will read simply:

Mr. B. Clyde Edgeworth, Boston, Mass.

le Prospect will be glad to see Mr. B. Clyde Edgeworth m Boston, Mass. If he is a lawyer, for example, he will bably surmise, or at least hope, that Mr. Edgeworth come from Boston, Mass., to give him money. So 1. Edgeworth is at once ushered in, and once he gets in rcan take his choice of any number of approaches. One bk suggests that he may even forget his card and explain 3the office boy that he has none. This may induce the espect to think he has a client waiting outside. It is en suggested that "many will insist on using a name so cicult that the office boy will forget it. Something like is is used by a clever salesman with a national reputaon who enters the outer office and gives the name of Mr. shenhimmel." No office boy can remember this name, so manager hears only that some gentleman from Boston ants to see him. This arouses his curiosity and the verview is granted.

Sometimes the Prospector finds an office unprotected. te proper method of procedure in this case is to stroll relessly in, "indicating by this attitude that he is familiar the surroundings." When the Prospect appears, the resman informs him that he has been waiting for some

time. This immediately puts the Prospect on the defensive. Still another way is for the salesman to walk up to the girl in charge and ask for the Prospect and then walk right in to his private office. This will lead to the belief that the girl has sent him in. "While the Prospect is wors dering what is wrong with his office system, the salesman is getting warmed up on his talk."

The methods which are suggested for getting into the home and talking to the housewife are even more interesting. We are assured that the following plan is used with great success by the talented representative of a large canned-soup company. He carries a thermos bottle filled with hot soup. He rings the bell and the door opens:

"Good morning, Madam."

He pours a small portion of the hot soup into a paper cup which he has handed her.

"I just want you to try this soup."

While she is tasting the soup, he gives a brief explanation and the endeavors to book her order for three or four cans. He explains that the order will be given to her grocer and delivered the same day. She need not pay until the end of the month.

The farmer, it appears, must not be approached too abruptly. If you are to get his money you must break the news to him gently. You should first talk about horsessoil, and market conditions. This conversation will show that you are interested in things close to him and likewise give you a chance to study his temperament and "to learn his likes and dislikes and discover his weaknesses."

III

When the Prospector gets well in touch with his Prost pect, then all his learning in psychology is called into play. To persuade or hypnotize the Prospect, it is of first importance to get his attention. This does not mean that he merely listen politely, but that he give Real Attention to the salesman. Giving him a mental shock is sometimes valuable.

his you can do by dropping your pencil or striking the table. effect of this is very good providing that the instant you have attention you drive home some selling point.

But all Prospects, of course, cannot be treated in the ne manner. One canvasser was selling a household apance. He always took note of everything that was to esseen both before he rang the bell and after the lady of the house appeared.

the woman came to the door in an apron or working dress he ": "Have I interrupted you in your work? I am sorry." The prage woman, overcome by his solicitous tone, protested that it in trouble and the foxy salesman had a few sensible remarks make on housekeeping, which brought him naturally to the appearance he had to sell.

recasionally a sharp woman would come back, "Yes, I am busy it have no time to-day!" Thereupon, the salesman would agree wkly: "I'll bet that's true. When I was first married, my poor tie wife just worked herself sick keeping up a house. And I made my mind then that every little thing that I could get for her to the a little bit of work or time I would if it would take my last ar." The woman is softened. "And I accidentally ran across the everest thing you ever saw for saving her back—here it is right here wive helped, oh, I guess 2,000 women, to get one like it." And he arm with his canvass.

Some methods are a little more drastic. One book tells excellent success following making the Prospect angry.

was up to me to get their attention. What did I do? I tramped their corns. I reached over and plunked down on their corns. I ply did this; I am not stuffing you. When they got red and mad gover, I knew that I had their attention. Then I would say: "I clumsy, wasn't I? But profits, profits for you to-day and profits haven't dreamed of."

After the salesman gets the attention of the Prospect, is ready to unlimber all of his psychological artillery. Course, he understands that no sale can be made unless a first induces a Desire to Buy. This is a fundamental from in all the text-books:

There must be enough desire in any particular instance to over balance all obstacles and make the man desire to do the thing more than for some reason—either concealed or expressed—he desires not do it. The whole question is, can the salesman produce this must desire? If he can, he can sell. There is the whole problem of salesmanship in a sentence.

Nothing could be clearer than this. Contrary to the political economists, sales are not made because the purchaser needs the article and wants to get it, but because the Prospector creates a Desire to Buy in him—a desire which the Prospect never had before, or which at least law dormant in his consciousness. We are instructed that for creating this desire suggestion is much more important than argument. The Prospect should be in a passive and receptive mood to get the best results. For example, it is easier to make a sale if you are sitting in a semi-dark room than if you are in one brightly lighted. Impression ability and sensitiveness are apt to be overcome by brightlights.

When one really understands this principle, the rest i very simple. So simple that one can't help wondering how a Prospect ever keeps his money. To quote again

Another stratagem successfully used by a great many salesmer especially in so-called "high pressure" selling, is to get the Prospecianto an agreeable frame of mind just as soon as possible, and then lead him on from one agreement to another until he has the habit. There when you ask him to agree to give you an order, he is just that muck more apt to do so. This is called the "yes" method of closing.

A life insurance salesman, for example, starts in by getting the Prospect to agree that it is a nice day, or that his offices are very bright and cheerful. Then he leads him on, tactfully and adroitly from that small beginning to agree that life insurance is a good thing. The next step is to get him to agree that every man should invess a percentage of his income in insurance, and so on up the ladder until finally the salesman gets him to agree to be examined.

In working such sorceries, considerations of age and sex are important.

he young are more readily influenced than the mature, because fund of knowledge on a given subject is smaller. Women are liable to succumb to suggestion than men because they are extient of deliberate process and like to reach conclusions quickly. Sousiness transactions the common citizen is more easily swayed the professional buyer. Fatigue increases susceptibility, as shown caboratory experiments. Intoxicants also increase it.

know that the last sentence was not written for the epose of giving advice. I am sure of it, for it appears to book on Salesmanship published by the Y. M. C. A. I. I have quoted the sentence literally and I have heard it, in the good old days, certain wicked salesmen did at this means of getting the Prospect into a receptive od.

Flow we have our Prospect in a passive state of mind ready for suggestions. To the untutored the simplest on most direct way to awaken the Desire to Buy in him the seem to be by telling him something about the cellence of your wares and his crying need for them. It there are subtler ways, and the books are nothing if subtle. Let us go back to their theoretical training rosychology.

telesmanship is the science and the art of influencing the mind sough the five senses. The number of senses that can be played to depends on the line or the article to be sold.

twine merchant or salesman can play upon all five senses. The ie of sight is played upon by the merchant's or salesman's manner, iession, gestures and the color of the wine. The sense of smell the bouquet and the flavor of the wine. The sense of feeling by agenerous warmth imparted by the wine to the feelings. The sense of the salesman's voice and argument.

of through hearing the salesman can persuade the mind that mother senses are mistaken in their perceptions, or that the concerns of opinion favors the direct opposite of what his mind con-

the voice can be trained to become so strong and forceful that its force carries conviction to the mind of the hearer. It can be shed to become so even and matter of fact that its very tone tests truth, and the mind of the hearer unconsciously adopts the

suggestion that the proposition is entirely as represented. The voican be trained to become so subtly soft and low that it deadens thresistance of the brain like a soothing narcotic.

It is only fair to add that the book in which all the appears was published before the Eighteenth Amendment and not by the Y. M. C. A. But singers, speakers are actors have long observed these effects of the human voice Many a man has been charmed by an oration and after going away from a meeting has been unable to remember a single idea that the speaker suggested. Nature creater such magical voices, but art should not be neglected People, it appears, are taken quite unawares when the great gifts of the rhetorician are suddenly launched against them by one selling mouse-traps or cockroach powders.

Meanwhile, the scientific salesman must not overloom the power of the magnetic eye. This power was first used by snakes in charming birds, and it has been long used it taming lions and other wild animals. Here is its models

application:

Can you look a prospect straight in the eye? Can you keep him looking at you while driving home a point? If you can't, learn how If you want to be master of the situation, if you want to cast a influence over his mind that will be hard to resist, do it with the eye. If you can hold your gaze on a man without wavering, you can practically persuade him in every instance, unless your proposition a too unreasonable.

While looking a prospect straight in the eye, it gives him no chance to reason or reflect. An idea is planted on the subjective mind. It must analyzed. It is not compared with some past experience. It

taken as a truth.

The Prospector is given plenty of illustrations of this way to awaken the Prospect's imagination and created. Desire to Buy. A story is told of how a very talenter expert was called in to increase the business of a shoe store. He soon discovered that it would be impossible to give it customers any better shoes or any more shoes for their money. Then he asked himself the question: "What more can we give?"

clearly understanding that it was the customer's thoughts he to influence more than their feet, the sales-organizer built up a ass which did not actually require a single word to be spoken he salesman. Of course, the salesman talked more or less, but ords were laid down for him.

ne salesman was required to take off the customer's shoe, get the

an idea of the style desired.

dinarily, the next step would have been to bring out a few pairs ages and perhaps try them on.

t so, now.

re salesman must examine the foot carefully. He must span the re with his fingers. Lift the foot up and put one hand on the sole one on top as though getting its contour well in mind. Then he sit on the floor and asks the customer to put his weight on it. i of each joint, squeezes the balls of the toes, and presses upward the arch.

It this before he has made a single move towards actually fitting it. He salesman then straightens up and looks at the foot critically—

examines the other foot.

re customer is watching and begins to feel that an expert is fitting n-and that he never had such careful attention before.

the salesman then goes to the shelves for shoes. He brings back atone. Does not put it on the customer's foot, but just complete the foot and shoe with his eye. Then returns it to the shelf thorings back another. This one he tries on, but with the same to of carefulness as he used in his examination.

aen the salesman pronounces the customer's foot fitted, it gen-

or goes.

it the customer goes out with the shoes feeling that he has indeed bed big value for his money.

tlefy anyone to resist this method. Somewhere in my renscious mind there lurks a suspicion that a Prospector

asomewhere worked this game on me.

Ib thoroughly influence a Prospect, it is important to an eye for details. As a rule, the salesman cannot otoo close to the customer. The magnetic effect of a proximity is immense.

is much better in talking with a Prospect not to sit at too great a face from him. It has been demonstrated that if you sit or stand the ryou can make a better impression and will have more influence if at a distance. This may be accounted for by your personal meetism, or the radiating of energy which at close range cannot but prove more effective than at a distance.

IV

The real purpose of all the foregoing is "to make you will the Prospect's will." He must not be allowed to make his own decision, nor even think about it. He may reneed your goods or want them, but you want him to be them. You must be the complete master in the whote transaction. Now and then, it would seem, a Prosposhows fight. He has a foolish idea that he ought to has something to say himself about how he spends his month A good salesman is alert to catch the first sign of this utoward resistance. The Prospector is carefully enjoined to quote the words of one of the books, that

If you keep a tight rein on a skittish horse, you can handle he but the minute you let him grab the bit and feel he is boss, then have a dangerous chance of a runaway.

This admonition is followed by a touching story of clever salesman whose Prospect began to take the leadly the conversation. Disregarding all the rules, this Prospect forced the salesman to follow in his lead. Promptly to salesman shut him off.

At the first sign of unruliness in the Prospect, he began to pickly his thumb nail. As the Prospect got further out of control he was examine the supposedly afflicted thumb anxiously. Then in the mice of the Prospect's remarks he would say, "Pardon me, but have you sharp knife?" The Prospect produces a knife and generally appropriate for its not being very sharp. The salesman says that it will and begins to cut at an imaginary hang-nail and complains of what nuisance hang-nails are. The Prospect generally sympathizes and he draws up to look at the operation, the salesman says, "There guess that's fixed," shuts the knife and with a sigh of relief looks at the Prospect again. "Let's see, what were we talking about? yes, about so and so. . . ."

One's mind wanders to the question of the fairness; this subtle method. What chance has an ordinary m when a Prospector so deeply learned in psychology go him? However, this point is covered in a perfectly bal manner by the text-books.

hen a Prospect has granted you an interview; when he has given this attention at its best or comes into your store, or when a lan has opened her house door to you, that interview is yours and thave a right to manage it and direct it according to your own cular plan.

rair enough! The impudence of a Prospect having ithing to say about spending his own money! Espety in his own home!

the whole procedure may be summed up in one sentle, taken from a leading text-book: Do not permit Prospect to reason and reflect. A scientific salesman at always bear in mind that it is his first duty to get trol.

che salesman must not be entirely confined to one method of apich, or a single talking point, or to any particular and exact proche. He must be versatile. If he can't get his customer one way, thust get him another. A thoroughly trained psychologist, by obing the facial expression of his Prospect, his feeble remarks, his eness, and his show of fight, ought to be prepared at any moment change his tactics. The expert fisherman tries out the fish—if one of bait doesn't get the strike, he changes. And if one kind of the doesn't land them he changes hooks. If he is alert, aggressive, thereful, persistent, and a thorough psychologist he perseveres. He willy lay his snares, places his bait, and then the unsuspecting trocct falls into the trap.

of matter how good an approach you have made, redless of how clever or how perfect your Selling Talk may it is all of no avail unless you close the sale. Therefore, should have a Reserve Talk in readiness if the need had arise. In large letters the salesman is told that my Prospects must be led; others driven. The closing ment must be directed at the Prospect's weakness. The way our Prospect up so that he must act. The majority dalesmen make it too easy for their Prospect to slip by. Tie him up so that he cannot possibly back down."

٦

Many a Prospect, after he has taken the fatal step, he glimmering thoughts, it appears, of pay day or of the need of his customers. This sometimes brings him cold few and a sinking sensation at the pit of the stomach. It wishes that he hadn't. Here the well-equipped, thorough trained master of psychology is prepared.

No matter how great the advantage won in a purchase, then nearly always comes an instant after the decision when the purchase grows cold and "sorter wishes he hadn't done it," and that is to time when the good salesman puts one final long, strong tooth in his talk. He must keep the customer's interest going until he gain to some other subject. The salesman in a large cut-price tailoric establishment had suffered much from canceled orders and has not been trained in this knack of speeding the customer's interest up aft a purchase. As the customer's measurements are finished, the sale man again picks up the selected goods and pats them affectionate

"I wanted a suit off this piece myself," he says regretfully, "but the buyer wouldn't let any of us boys have it. It's an unusual piece of goods and they won't waste such a piece on any of us fellows the shop. Yes, you'll never regret this suit," and then he goes

to make out the sales ticket.

In all that you say or do after the sale, be brief, remind the puchaser of the excellence of his bargain, make some complimenta remark about his business, his home or whatever concerns him mo and as he leaves, shake his hand. In a word, be courteous, calm a confident.

It is obvious that these astounding books on salesmal ship are symptomatic of the age. In literary qualit they are crude to the last degree. The motive back of a of them is not even veiled. The reader is simply urge to get the money and get it quickly. Alluring advertisements are sent broadcast to the struggling and the du witted, asking them to part with their cash to buy book and take courses that they may get money from other even more dull-witted than themselves. They are to that they need only learn a few tricks, and they can once overmatch the credulous Prospect. I am information

t less than 50 per cent. of those who buy the books make their first payments ever finish the course of fruction, and that of those who get through only a few in Pullman cars, "live at the best hotels, and enjoy the apanionship of Prosperous Business Men." They sim-

have a dream, and then go back to work. of course, no one could make money out of a school to ceate Prospects in resisting the wiles of the Prospector. I, some philanthropist might endow such a school. ter yet, our existing institutions of learning might lay secourses to teach the public what to buy, where to buy, how to buy, including instruction in what not to buy, where not to buy it. Everyone knows how many d-working men and women, in the hope of getting relief on toil for themselves and their families, have invested or money in fake oil stocks, mining stocks, patent rights, restate subdivisions, and all sorts of similar frauds. ny of these are now toiling in their old age, many are riving alms from their relatives and friends, many rs are in poor-houses and in jails. Something might mone for this ever-growing army of Prospects. These she victims of the new High-Power Salesmanship.

# AN ANALYSIS OF ADVERTISING 1

#### STUART CHASE

Stuart Chase (1889-) presents in the "Analysis of Advertising a chapter from his book on "The Tragedy of Waste," what M. Earnest Elmo Calkins calls the "complete case" against advertising. He does not attack the admitted waste incidental to the practice advertising, but makes the sweeping indictment that advertising itself economic waste. As Mr. Calkins also observes, the chapter "written with spirit and documented with figures." Whether the stadent of business writing "chimes in" with his point of view or sweepends judgment until he has read what advertising has done for him Mr. Calkins's article, "The Truth About Advertising," in the Ma 1926, "Atlantic Monthly," it is worth while to become acquaints with the animadversion to advertising of those whose profession writing before he enters upon his profession.

We may look to the facts that Mr. Chase has, under the Feder Trade Commission, investigated the meat industry and the packer that he is with the Labor Bureau; and that he is a contributor magazines and periodicals for some explanation for this criticism advertising. The fact that he is a certified public accountant means the second seco

also be pertinent.

A ROUGH estimate of the output in newspapers, mag zines, books, pamphlets, and circularization matter reverthe fact that nearly two quadrillion words come off the printing presses of the United States in a year's time. Eleven billion linear miles of words—enough to go clearound the solar system. It would take a shell 500 years to go from the first headline to the last. To consume the all, every man, woman and child in the country over seven years of age would have to read some 60,000 words a day a sizable bookful. And well over half of them are advetiser's copy.

Advertising might be termed the big brother of moof the forms of illth detailed in the last chapter. It

466

<sup>&</sup>lt;sup>1</sup> Excerpt from the chapter on the "Analysis of Advertising" in Stu Chase's "Tragedy of Waste," reprinted by permission of the Macmi Company.

the life blood of quackery, and the patent-medicine industry. It enters largely into the output of super-luxuries. fashions, commercialized recreation. It is an invaluable adjunct in mobilizing a nation for war. Though the man power engaged directly and indirectly in advertising is not o large as in certain other forms of wasteful consumption, hevertheless its power, prestige, and ramifications are such as to merit a separate chapter. Furthermore, its position s slightly different from the forms of illth heretofore enumerated. It is not an end product. No one consumes advertising directly. It is an intermediary service which points the way to consumption and which enters into the cost of consumption—whether the product be soap, lingerie, motor cars, or pink pills. In such cases as we have estimated the man power of illth based on the total spent for the product, the advertising staff has already been ineluded, and accordingly an estimate in the field of adverising alone cannot be added-to super-luxuries savwithout duplication.

#### THE EXTENT OF THE INDUSTRY

Mr. Edward Bok writing in the Atlantic Monthly has estimated the total annual outlay for advertising as collows: 1

Newspapers\$	600,000,000
Direct advertising (mail matter, hand bills, etc.)	300,000,000
Magazines	150,000,000
Trade papers	70,000,000
Farm papers	27,000,000
Signboards	30,000,000
Novelties	30,000,000
Demonstrations	24,000,000
Window displays	20,000,000
Posters	12,000,000
Street-car cards	11,000,000
Motion pictures	5,000,000
Programs	5,000,000
	1,004,000,000
Total\$	1,284,000,000

<sup>&</sup>lt;sup>1</sup>Bok, Edward W. The Day of the Advertisement (Atlantic Monthly) that Monthly Co. Boston, 1923. Vol. CXXXII, October, 1923, 533

Over a billion and a quarter dollars, involving, at as average wage of \$2,000, the labor power, direct and imdirect, of upward of 600,000 workers. Mr. Bok's estimated is not excessive, for it checks with all other estimates whave seen, which run in the neighborhood of a billion year, or better.

Whether this total includes under the caption of "direct advertising" all of the doctrinal matter on and about packly age goods and bottles, we do not know, but we suspert that it does not. Such outlays are more liable to be

charged directly to the cost of manufacture.

The oldest advertising agency was founded in 1864. I has grown to a flourishing concern with an annual turn over of \$15,000,000. Twenty-five years of advertising space in the New York *Times* reveals the following record: 1

1896		2,200,000
1900		4,000,000
1905		6,000,000
1910		7,600,000
1915		9,700,000
1917	• • • • • • • • • • • • • • • • • • • •	12,500,000
1918		
1919		19,700,000
1920		23,400,000

The phenomenal increase in 1919 was not unique with the Times. It reflected a nation-wide movement. In that year, the government ruled that advertising outlays were not subject to income tax, but were a legitimate business cost. Manufacturers, with the profitable war years reflected on their balance sheets, were only too glad to purinto advertising what otherwise they would have to pay the government in the form of excess-profits taxes. The fortunate circumstance gave advertising a lift upstairs

Labor Bureau, Inc. Brief for Web Pressmen, January, 1922.

from which, broadly speaking, it has never been forced to descend.

So-called "national advertising," which discloses the merits of a single product to the whole country from California to Maine, amounts to over \$600,000,000 a year, or about one-half the total for all advertising. A poster campaign covering the country with 17,196 lithographs, duly placed at proper scenic spots along the public highways, will cost to-day about \$140,000 per month to operate. The Thomas Cusack Company, with 8,000 on their payroll, account for over half of all the outdoor traffic.

More than half of the output of the country's printing presses is advertising matter. In newspapers, the ratio of advertising space to total space runs from 40 to 75 per cent. The New York Times consistently maintains the latter figure. Thus of the 2,600,000 tons of newsprint pulp consumed annually—well over 1,500,000 tons goes into advertising.1 A single New York newspaper will annually account for upward of 2,000 acres of forest land in wood pulp consumed.<sup>2</sup> It has been estimated that 80 per cent, of all mail matter consists of advertising materials.3 The proportion of this which finds the waste basket unread must be considerable. One concern appropriated \$12,-1000,000 for advertising in 1923. In the same year the Investment Bankers Association spent \$40,000,000.4 Meanwhile, a single page in the Saturday Evening Post costs \$11,000 per insertion. The Wrigley gum electric sign tat Times Square, New York, consumes \$108,000 worth of ocurrent a year. On the top of the Cleveland Discount Company appears this legend: "This sign burns more securrent than the entire town of Elyria." Elyria has a population of 30,000.

<sup>&</sup>lt;sup>1</sup> Veblen, Thorstein, Absentee Ownership.

<sup>2</sup> Slosson, E., Creative Chemistry.

<sup>3</sup> Pace Student editorial (Pace Student), October, 1924. Pace and Pace Institute. New York, 1924.

<sup>4</sup> Donnelly, H. J., Jr. "The Truth-in-Advertising Movement as It Affects the Wealth-Producing Factors in the Community." (The Annals) American Academy of Political and Social Science. Philadelphia, 1924, Vol. CXV, September, 1924, p. 161. 1924. Vol. CXV, September, 1924, p. 161.

America has perhaps pushed the technique of advertiseing to the highest point ever achieved, but in output percapita England is almost on a par with us. According to Hartley Withers, the total British bill is £100,000,000 a year, or almost half a billion dollars. The British taste in patent medicines, however, has always been exotic.

Applied psychology has no firmer friend than the advertising agency. As Veblen says: "The day's work of an agency—modern style—will necessarily run on the creative guidance of habit and bias by recourse to shock effects, tropismatic reactions, animal orientations, forced movements, fixation of ideas, verbal intoxication . . ."

It is reported that the "film on teeth" series was concocted by a young psychologist who had specialized on suggestion

#### THE ECONOMICS OF ADVERTISING

The advertising industry, viewed from an airplane would be seen to consist of some 600,000 workers—writing copy, canvassing for clients, designing layouts, painting pictures, engineering campaigns; supported by printers compositors, paper-makers, chemical workers, lumberjacks railroad men, carpenters, sign painters, electricians, lithographers, bill-posters, woodworkers, paint-makers, mail clerks, letter-carriers, telephone operators, stenographers bookkeepers, psychologists, and efficiency experts—to name only a few. Advertising keeps the whole 600,000 busy. If they lived in Denmark—where advertising is restricted—they would have to turn to some productive occupation. In other words, the industry reaches down into the ranks of the gainfully employed, picks up a half million odd workers, and says to them, "Now shout! and furnish the paper, ink and paint for shouting!"

Meanwhile the purchasing power of the country does not materially vary. There are just so many dollars to be spent. Advertising creates no new dollars. In fact,

<sup>&</sup>lt;sup>1</sup> Withers, Hartley. Poverty and Waste. <sup>2</sup> Veblen, Thorstein, Absentee Ownership.

by removing workers from productive employment it tends o depress output, and thus even lessen the number of real dollars. What it does do is this. It transfers purchasing power from A to B. It makes people stop buying Mogg's soap, and start buying Bogg's soap. Every drug store carries some sixty kinds of soap and thirty-five kinds of tooth paste. It makes people stop buying shaving-soap in mugs and starts them buying it in tinfoil sticks. It can make A rich and ruin B. With a fixed and relentless number of dollars to play with, it can shift these dollars all over the map. But as Veblen points out, the game is played in a closed market. You cannot lift yourself by your boot-straps. Further, "in such a closed market the volume of purchasing power will be narrowed by approximately the aggregate cost of salesmanship."1 Veblen quotes patly enough a remark at a recent (1923) conference of one of the big New York agencies, "Blank has the market; it is our problem to dislodge him."

#### UTILITIES IN ADVERTISING

Advertising would not disappear in a functional society. It would simply shrink to perhaps 10 per cent. of its present volume and let the other 540,000 workers go back to productive occupation. The function of advertising, as we see it, lies in the dissemination of news about coming revents, new inventions, new products. Theater and concert advertising, new books, a campaign for public hygiene, as asfety campaign, six months' space for a new synthetic ofood, for an alcohol engine that was cheaper than gasoline, for a reliable device for controlling births—would be tolerable and welcome. National advertising for the education of the consumer, if conducted by some impartial and discientific body, might conceivably provide a great channel of the consumer in consumption. But nine-tenths and more of advertising is largely competitive wrangling

<sup>&</sup>lt;sup>1</sup> Veblen, Thorstein, Absentee Ownership.

as to the relative merits of two undistinguished and ofter indistinguishable compounds—soaps, tooth powders, motor cars, tires, snappy suits, breakfast foods, patent medicines

cigarettes.

The Joint Commission of Agricultural Inquiry phrases a more cautious conclusion: "The Commission finds that advertising contributes much to waste in the distribution of farm products. A community can absorb only a limited amount of merchandise, and where trade is diverted by advertising from one store to another, it must increase the ratio of operating expenses of one distributor, if the ratio of the other is decreased. There is an element of service in advertising by which consumers are notified of the presence of goods they desire, are reminded of their needs and are educated to the use of better materials." 1

It has been widely claimed that advertising is a public economy because it makes for large-scale production, thur bringing about lower unit costs. By increasing sales through advertising, factories are enlarged, mass production instituted, overhead reduced, and manufacturing economies introduced. This is no mean argument if true. The difficulty is to find concrete example of such cost reduction. The Joint Commission of Agricultural Inquiry after very extended research says flatly: "It is significant that those trades which are the most persistent advertiser carry higher percentages of operating costs than other lines."

And again, the attempt of advertisers to gain a national as against a local market for themselves may often involve through cross-hauling and uneconomic location, sufficiently high costs of distribution to offset the economies in low factory cost. We believe there is some virtue in the low-unit-cost theory, as a theory, but we have yet to see the conclusive evidence supporting it. Even if proved

<sup>&</sup>lt;sup>1</sup> U. S. House of Representatives. *Marketing and Distribution*; report of the Joint Commission of Agricultural Inquiry. In four parts Part IV. Washington, Government Printing Office, 1922.

he savings would apply to only a limited portion of the vhole advertising field.

## THE TECHNIQUE OF ADVERTISING

Granting an element of utility in the public announcement factor of advertising, and possibly some savings, as bet unproved, by virtue of the low-unit-cost theory, let us examine in some detail the day-by-day operation of the

ndustry, and the technique upon which it rests.

Initially a word should be said as to the wastes of that technique as admitted by advertising men themselves. In the event that the whole theory of advertising was sound from the public-service standpoint, there would still remain a large element of leakage and loss through misdirected effort. Says E. G. Boos in *The Annals*: "Every bublication naturally thinks that it is the preferred mentium of the home. As a matter of fact, there is a waste at this point (in duplication) amounting to hundreds of inillions of dollars each year. It takes a very careful survey to determine which of these channels is navigable and perofitable."

Dr. Paul Cherington has shown the pressing need for research into market demand in various geographical sections before broadcasting advertising. Women's bluntctoed pumps have no market east of Pittsburgh. A shoe manufacturer with such a line would be throwing space away in Eastern territory. The foreign sections each have their unique preferences. The more up-to-date agencies are solving these problems for their own particular clients through intensive research. The bulk of the craft is still heedless of the waste involved. Consider the single factor of the advertising mail matter which passes over one's desk in a given week. How much of it has a genuine appeal and how much is dropped into the waste basket with a yawn? How much is dropped in unopened? Out of 274 pieces of mail matter addressed to the author in March and April, 1925, 132 pieces-or 48 per cent.- were advertising matter without interest or value to him The National Advertiser in its issue of January, 1925, says editorially: "One-tenth of all advertising published has been used efficiently for the advertiser; the rest is a partial loss. This is the consensus of a group of practical advertising men discussing the speech of President Ch. Lynn Sumner before the New York Advertising Club recently." A 10-per-cent. efficiency would thus seem to be the ratio assigned by the trade itself. A great deal might be done in the way of eliminating lost motion if advertising were regarded in toto as an accredited technique and more intelligence applied in the placing of it. In the nature of the case, however, it is probable that such savings would simply be applied to more expensive and more high-powered competitive campaigns.

### THE FACTOR OF ARTIFICIAL STIMULATION

# We clip the following from Don Herold in Life:

I have been eating three or four times as much bread since some-body started to advertise "Eat More Bread." Bread and raisins: (Somebody else is advising me to eat lots of raisins. It increases the zinc or copper in your system. No, I am getting the raisin campaign mixed up with the Zinc Association advertising. I believe it is lead that you get from raisins.)

But I have come to the conclusion that I am going to have as funny diet and a funny existence if I take all the advice that I am getting in the advertisements. "Ride on Trains," says one great series of advertisements. The railroads must be behind that, although, for all I can tell, it may be the plush manufacturers. They may have it figured out that if more people ride on trains, these people will wear out more plush in seats in railroad coaches, and the railroads will have to buy more plush.

But I get a conflicting urge from that other great series of advertisements which tells me to "Stay at Home More," and which pictures so passionately the comforts of home. I had my grip all packed the other day to ride on a train (just anywhere, so it was on a train), when I happened to read one of those stay-at-home ads, and I immediately unpacked my things and put on my house slippers and—I have it! It is the House-Slipper Manufacturers' Association that is

running those stay-at-home ads!

If I eat more pie, as the National Guild of Pie Craftsmen advoates, and more spaghetti as the North American Alliance of Spaghetti Weavers desires, and more beans as the Bean Growers insist, and more ice cream as the Ice Cream Freezer Cog Wheel Founders' Association admonishes, and more bananas as the Canadian Banana Growers recommend, and more asparagus as the International Asparagus Users counsel, I think I'll be in a position to take the advice of that latest campaign on which I have seen advance proofs, "Use More Coffins."

The source of some of this indirect and abstract urging is so mystical and far-fetched as to be almost irritating. I thought it was the candy manufacturers who were telling me to "Eat More Caramels," and discovered a tiny signature at the bottom which indi-

cated a state dental association as the author of the series.

And the thing that has come nearest to bewildering me beyond recovery has been to read, during the same day, an advertisement by the Trousers Manufacturers beseeching me to "Sit down More," and another advertisement by the Shoe Sole Association of New England convincing me that I should "Stand Up More."

Christine Frederick has been at pains to list a few of the specific national campaigns which have recently been launched.1

Flour millers—"Eat More Bread." Goal, per capita consumption of

220 lbs. per annum. Milkmen-"Drink More Milk." Goal, one quart per capita per day. Butter-makers—"Eat More Butter." Goal, the Australian level, now

10 lbs. above the United States level.

Cheese-makers—"Eat More Cheese." Goal, the Swiss level, 22 lbs. above United States level.

Cheap-silk manufacturers—The displacement of cotton goods. Aluminum manufacturers—The displacement of enamel ware.

(This drive is being met by a very expensive counter offensive on

the part of the enamel-ware manufacturers.) Belt manufacturers—The displacement of suspenders.

Rug Manufacturers-The displacement of carpets.

Cretonne manufacturers—The displacement of lace.

Chip soap manufacturers—The displacement of laundry soap.

Meat-packers—"Eat More Meat." Goal, 179 lbs. per capita per year (the level attained in 1900).

This hothouse forcing is of the very essence of modern

<sup>&</sup>lt;sup>1</sup> The Annals.

advertising: "Where the commercial motive takes the initiative, there can be no adequate security that the articles which pass as new elements into a standard off consumption shall be wealth, not illth. Where an invention is stimulated to meet a genuinely 'long-felt need,' the generality and duration of that need may be a fair guaranty of utility. But this is not the case where the supply precedes and evokes the demand, the more usual cases under developed commercialism." <sup>1</sup>

Jacob Billikopf, director of the Federation of Jewish Charities in Philadelphia, in a recent report (April, 1925) on family budgets and the cost of living, dwells at some length on the relentless advertising pressure upon the working classes to buy, buy, buy. "The very men who preach thrift spend thousands of dollars trying to make poor men miserable if they do not buy things they cannot afford. . . . I sometimes wonder whether there is not far more danger of a social revolution caused by making people want intensely what they cannot buy than of one caused by talking to them about theories of distribution."

Roughly the advertiser operates his forcing methods through capitalizing the following human frailties: shame, cupidity, fear, vanity, curiosity—particularly sexual—superstition, and mother love. An analysis of the 45 advertisements in a New York elevated car on October, 1923, the 116 advertisements in *Hearst's International Magazine* for November, 1923, and the 82 advertisements in the *Smart Set Magazine* for November, 1923, give this result: <sup>2</sup>

Analysis by Product
Correspondence courses, Books
Beauty and cosmetics
Automobiles and novelties
Patent medicines and lost vigor
Music, movies, etc.
Food

<sup>&</sup>lt;sup>1</sup> Hobson, J. A., Work and Wealth. <sup>2</sup> Analysis made by the author.

44

28

Of the 244 advertisements, 233 had to do with competire products, while 5 announced a genuinely new product, d 6 carried genuine news value. It cannot be maintained at this analysis passes in any final way upon the adverping reviewed. It is merely one investigator's reaction. rdoes, however, give a rough cross section of what one ds about him in the day-by-day run of advertisement. The fear motive operates in such campaigns as the shan's "4-out-of-5-have-pyorrhea," and in the ingeni-& Listerine "halitosis" offensive. Neither can cure the rderlying disease, but both imply cure without specifily saying so, and both throw the fear of God into the bulace. The threat of old age, lost vigor, decline in visical freshness and beauty, is exquisitely cared for by a astute advertiser. Mr. Earl E. Lindeman (with musfi flexed) takes charge of the shame complex in the sically weak as follows:

like to get the weak ones. All I ask is 90 days. When I'm dugh with you, you're a real man. Your deep, full chest breathes

in rich pure air. Your huge square shoulders and your massive muscular arms have that craving for the exercise of a regular himan. You have the flash in your eye and the pep to your step that will make you admired and sought after in both the business arm the social world."

If Mr. Lindeman had only added a word about capter vating the ladies, the copy would have been perfect. But perhaps this is sufficiently implied. And Mr. Lindeman and his friends know well enough that if your shouldes are not huge, and your eye not flashing at the end of ninest days, you are going to keep jolly well quiet about it. The advertiser knows that no one advertises the fact that I has been a gullible fool.

Sidney and Beatrice Webb summarize a further poil

in the technique of artificial stimulation:

"When a citizen has become possessed of an instrument, such a sewing-machine or typewriter, or motor car, or what not, capall of doing him efficient service for ten years, extraordinary efforts at made by means of advertising to induce him to purchase a natural model every year; and changes are made—for better, for worse in the instrument, to persuade him that it has been improved." 1

What has this factor cost the American people in mot cars alone? Consider the superfluity of goods which the forcing of turnover, this breaking down of "sales resistance"—as it is known in the jargon of the trade—entain We are deluged with things which we do not wear, while we lose, which go out of style, which disappear anyhows fountain pens, jewelry, patent pencils, straw hats, mou washes, key rings, hair tonics, tooth pastes—endless jigger and doodads and contrivances. Here it almost seems the advertiser plays on the essential monkey within us grabbing for a rose only to pick it to pieces, petal by petals.

Webb, Sidney and Beatrice, The Decay of Capitalist Civilization.

# DVERTISING AS AN INCENTIVE TO HUMAN PROGRESS <sup>1</sup>

#### BRUCE BARTON

Bruce Barton (1886-), popular writer and advertising agent, is esident of Barton, Durstine, & Osborne. He has the distinction of ing a writer who can write advertising successfully.

In the following article he takes issue with some of Mr. Stuart hase's statements. By reading the two sides of the question, one

ould come a little nearer to the truth about advertising.

"THE trade of advertising is now so near to perfection dat it is not easy to propose any improvement." This otimistic estimate of advertising is not my own. It was id in London by Samuel Johnson, in 1759. The fact is, wever, that we do not entirely accept this very flattering adgment. We believe that advertising can be and ought be a very much more efficient and economical servant of estribution and of mankind in general. A short time ago cread an article in the New Republic, written by Stuart mase, on the waste in advertising. Mr. Chase pointed t that more than half of the printing presses of the chited States are continuously engaged in turning out adertising, that if this tremendous Niagara of words were rtered down into a little stream of a single line of type, at line would circumscribe the whole universe. He finted out that this great cataract cannot of itself cause single additional wheel to turn or bring forth out of the or the a single additional potato or pound of iron or lead, nany other form of natural wealth, and he bemoaned the et that there are over six hundred thousand people enged in advertising, who, if advertising were made a state

Reprinted by permission of Advertising and Selling, New York, W York.

monopoly, as he would like to have it, would be released

as he said, for productive labor.

This line of reasoning is, of course, very, very old. The complaint and irritation of those who are engaged in purely production activities, as against those who make their livings in any other way, go back, I suppose, to the very beginning of the human race. Adam had two sonse one was Cain and the other was Abel. Cain was a farment Abel was a herdsman. It was because Cain, whose back was tired from bending over his garden, looked up across the valley and saw Abel sitting there on the side of the hill tending his flocks and watching them grow fat (an adding to his bank account by growing fat) that Cain was inflamed with anger against Abel and killed him, and became the first murderer.

Well, we have lived a great many centuries since there and we have solved or are in the process of solving very rapidly the whole problem of production. There are great tasks yet to be done. But we have gone so far towar solving it that our progress is almost incredible. When farmers are in trouble these days it isn't because the don't raise enough; it is because they raise too much.

Henry Ford said to me one day that he expected to make tractors and other machinery so cheaply that a comparative few number of weeks a year would be able to feed the whole human race. You know what has been going on the factories. One man working with electricity or stead with machinery can do what ten men or twenty men, even one hundred men used to do. The point is that the other nine or ninety-nine are released, not to loaf or to a mere burden upon their fellows, but for the arts are sciences, for literature, for exploration; to be doctor musicians, teachers, preachers; to be advertising men; embroider and enrich this wonderful fabric which we can modern civilization.

The cost of production, I take it, is going to become smaller and smaller relatively and the cost of distribution

called, is going to become larger and larger relatively. It ever argue against that statement because on the ledger distribution is charged not merely the processes of andling goods, but all of these other activities of the doctrand the musician and the artist and the teacher and e advertising man. Distribution is expensive, and is sing to grow more expensive, not because it is inefficient, at because against it is charged all of the activities that add modern civilization most worth while and living ost comfortable and worth having.

This may not be sound economics, but it seems to me is common sense, and I think we weaken our cause as vertising men and as salesmen when we try to argue at distribution is inexpensive or ever again will be inexnsive. Production will become cheaper and cheaper: stribution, against which all the other activities of the man race are charged, is going to be more and more exinsive because life gets richer and richer as we live along. The second thing that I never attempt to argue against that advertising itself is very expensive and often very steful. Contrast the conditions in the homes where du live with the conditions in the homes where you grew In my home as a boy we received one religious weekly, e country weekly, and the Century Magazine. In my ome to-day—thanks to the gracious generosity of the blishers-I don't know how many publications I reeve. In addition to this there are the motion-picture If the billboard and the street-car card and the radio and theater, none of which played a part in the life of my rents.

One day a prominent newspaper publisher shut one of heditors up in a room alone to read through one daily ration of the New York *Times*. He was to read as fast the could, but was to read every word—headlines, news, torials, display advertising, want advertising—skipping thing. How long do you think it took him? Fourteen are. There is fourteen hours of reading matter turned

out to divide the attention of people who, on the average I presume, give not more than fourteen minutes to it.

We are not in our minds a thousand times more able than our parents. We know that, and it stands to reason that with this tremendous pull and tug upon our interest no single page of printed matter, whether it be so-called literature or advertising, can possibly have the attention

value that such a page had years ago.

Advertising is wasteful because all form of competitive activity is wasteful. Yet it is only because we have competitive system that we make progress. Twenty year ago the government broke up the Standard Oil Company and to-day, as you drive up through New York or New England, you pass a garage in front of which you find no one pump seeking to sell you gasoline, but two pumps three pumps or even ten pumps—and that is very wasta ful; your soul cries out against it. But suppose that the government had taken over the Standard Oil Compan twenty years ago, as Mr. Chase and men like him would like to have it. I venture to say that at this very how the people of the United States would be in the thron of a gasoline shortage. The only force under heaven which will drive men into the wilds of Mexico and into the will of Venezuela and into every other unexplored and un tamed spot in the universe in search of oil is the force competition, the desire to go ahead, in comparison will those whom we are competing against.

The same thing is true in advertising. If the government were to take over advertising as a national monopole which Mr. Chase suggests, instantly the wheels of industry would slow down because the force that drives industry forward is the desire on the part of the manufacturer have a larger share of the total volume of public gowill and favor. That desire is what inspires him to establish the laboratory, is what makes him discontented within production costs, is what makes him unwilling shoulder unfair and unnecessary distribution costs as taxation costs. That eternal reaching out is the thing the

uilds progress, and advertising is the most powerful force that direction.

This brings me to a third thing, and that is, advertising, r from being non-productive, as Mr. Chase says, is tually the inspiring and driving force behind all protetion, and is the builder of civilization.

You go in to a savage tribe, and what do you find? You nd men who have no wants. You find that the savage is rfectly content if he has a skin to wrap around his loins, other skin to keep the rain off his head, a skin to lie and a little food and a fire. So a savage tribe connues for a thousand years and there will be no change. ne great-great-grandchildren will be living as their eat-great-grandfathers lived. But suppose that out of airplane an advertising man dropped into that tribe d brought with him pictures of red neckties and tan bes, and underwear and new hats, and automobiles and bycles, and feathers and strings of beads. Instantly there huld begin in that tribe a transformation. Wants would kindled, and the desire to satisfy those wants would percome all other desires, and in obedience to them even navage is willing to abandon his life of leisure and volunvily enlist himself in servitude to the creation of a dilization.

dJohn Ruskin said that "there is no wealth but life," and at, it seems to me, is the thing which economists of the ope of Mr. Chase overlook. Wealth consists not in things, it in people, in human energy, and in human ambitions, spees, and achievements, and it is possible, by holding before a man a picture of things that he wants and a til toward which he is striving, to transform that man m a ten-horse-power man to a thousand-horse-power n. And there isn't anybody here, or anybody of intellemnce anywhere, who hasn't in his own experience found rut under the impulse of a great desire he could do someing which astonished himself.

ifhis, I say, is the real wealth of the nation: human life, releasing of human energy, the multiplication of a

man's own power by the heightening of his desires and the lifting of his ambitions. And that, I take it, is the great service of advertising. Any man who says you can deduce that force from modern life and still have progress as rapid or life as rich, speaks without any real knowledge of the fundamentals of human nature.

The proper attitude toward advertising should be the attitude of the scientist in the laboratory toward electricity. You ask him what electricity is and he tells yo frankly that he does not know. You ask him what electricity does, and he will answer that by constant expen ment, by study, by trial and failure, bit by bit, scientiss are able to build up a record of experience by which the can tell just a little about the laws governing this gres force and the way in which it acts and can be used for human progress. And that ought to be our attitude towar advertising. We deal with something which is not concrete and visible, something which cannot be weighed measured or seen. We deal with human nature, with the fluctuating ambitions and tastes and desires of men ar. women, with the changing impulses and emotions to which they can be made to respond; and as long as human li continues and men and women of different types ar personalities are born into the world advertising is goin to be a constant growing, changing, and shifting thin Nobody can claim to be an advertising expert; nobody can claim to be anything more than a servant of a force which is far greater than himself, the outer fringes of whose ga ments he can only just touch.

Laplace, the great astronomer, died at the age of seventy eight, and his last words were wonderful. He said, "White we know is nothing; what we have to learn is immensed

This, it seems to me, is the only safe attitude for a conscientious advertising man to take. Never have a feeling that we know it all; never assume the foolish and unterable position that we are wholly efficient or that be advertising does not add to the cost of distribution, jut as good advertising detracts from the cost of distribution.

ever assume any such position as that, but take a posion of humility in the presence of this great force, a feelg that we still have everything to learn, and yet a eling of self-respect and of confidence in the knowledge at we are servants in a very great and a very worthy use.

# ADVERTISING COPY AND THE SO-CALLED "AVERAGE WOMAN" 1

## MRS. CHRISTINE FREDERICK

ADVERTISING CONSULTANT; HOUSEHOLD EFFICIENCY EXPERT; AUTHOR"HOUSEHOLD ENGINEERING," ETC.

Mrs. Christine Frederick (1883-), author of "The New House keeping" and "Household Engineering," is editor of Sunday magazing sections of all Hearst newspapers in twenty-six cities, consultant for famous advertisers, and writer of special advertising copy for food and household articles. She will always be known as the first person to work out the application of scientific management principles to home management and as the founder, in 1910, of the Applecroft Home Experiment Station, Greenlawn, Long Island. Her article on home management were embodied in the "Ladies' Home Journal, of which she was sometime consulting household editor. Those is "The New Housekeeping" have since been translated into French German, Polish, Scandinavian, and Japanese. "Advertising Copy and the So-called 'Average Woman'" will interest the student of business writing both for what it says and for the way it is written.

THE young copy-writer sat in his 6 x 8 foot cubbyhole if the World-Beater Advertising Agency, his unnecessarily serious eyes peering steadily out of his shell-rim head

lights.

"I must key this copy to the Average Woman," he must tered, repeating the instructions solemnly given him "But who and what in the devil is the Average Woman? Beads of intellectual perspiration (there is such a thing stood forth on his Woolworth Building brow. Somehow his projector wouldn't work—he couldn't throw on the screen of his imagination this mythical Average Woman.

He took his troubles to his copy chief.

<sup>&</sup>lt;sup>1</sup>Reprinted from *Masters of Advertising Copy*, by permission of Frank Maurice, Inc., publisher, and the author.

"Get on the train," ordered that Napoleon of Imaginan, "and go to Bean Center, Texas; to Paris, Kentucky; The Fair in Chicago; and to Child's restaurant. You'll

her, all right."

He did, or thought he did. Just as, no doubt, did lward Bok, when editor of the Ladies' Home Journal. e used to tell of how he once passed by a little cozy use in a small Ohio town and saw standing in the or a woman, whom he always afterward visualized as the erage woman for whom he was editing.

Illusion, abstraction, guesswork, intuition—all appear to ve their part in creating the average woman for those to are trying to reach her. Can she be more accurately idied? Is there some way to stick her on a pin, like a tterfly, and put her under a microscope? We've got to low more about her—"mass appeal" is more and more necessity, not only via advertising, but even by radio. vchology tells us something about human beings in neral, but Professor Thorndike of Columbia University s said there are no really authentic differences between en and women, so far as psychology knows, except posbly a great emotionality. Which may be true, but we 10 make a specialty of understanding women certainly yow that women have many characteristics purely femine which must be considered when you advertise to rem.

Our heroine, the much-worshiped and sought-after verage Woman, to whom we hope to sell our beans, cold mam, soup, talcum, spaghetti, chewing-gum, washing-thehine or automobile, must at all costs be prevented from

ring to the store and saying, merely:

'iGive me a can of beans.

Give me a jar of cold cream.

Give me a can of soup.

Give me a box of talcum.

Give me a pound of spaghetti.

Give me some chewing-gum.

"I want to see a washing-machine.

I want to look at an automobile.

It is our romantic aim, the job we give our waking hour to, that when she enters the grocer's she may say without the slightest degree of hesitancy:

Give me Van Camp's Beans!

A jar of Daggett & Ramsdell's, please. Three cans of Campbell's tomato soup,

etc., etc.

If we are to spend so many millions to reach Miladle Average, we should be willing to spend money and time understanding her. The Average Woman's mind is frequently not reached at all by very expensive advertising campaigns. Some of it is pathetically over her pretty head, and some more of it is well under her pretty feets so poorly is it aimed. (Nor, as I shall presently show, i it aimed any better at women who are not pretty.) In sufficient time, attention, or money is spent to analyze the so-called Average Woman herself. She invariably is the result of a fantastic, often distorted picture developed in the mind of the individual who conceives her. The picture is only in his mind, and is the result of whatever he can conjure up mentally.

Frankly, now, what does the average business make know about the average housewife? Many do not ever pretend to know or to care about finding out. Other make quaint efforts to learn by asking their stenographer or their wives—and getting about as unbiased an opinion to quote a recent writer in the Saturday Evening Post "as the testimony of a dog owner in a bite case."

Ludicrous errors are made in merchandising as a result not alone in copy, but in the merchandise itself. I have a junk room in an outbuilding which I call "the cemetery." It contains devices which during a dozen years have been sent me. It is a weird and mournful collection, and the claims for them no more deceive an intelligent, discerning woman. Many makers of good articles, on the other hand are hiding their light under a bushel.

Why don't more advertisers make a practical, objective

earch of women and their reactions to a particular ticle or plan? Why don't they aim to learn more about problems and point of view of the average housewife? Is there really such a thing as an average woman? To tly and finally say "no" would be one of the most und things to do, for what young hero of the advertising orld likes to have his illusion shattered, when he has, roughout the years, built up for himself such a beautiful latea? Would it not be a most deadly shock for him think, for a moment, that she will never come to life? t the truth, as woman knows it, must be told: A woman to comes out of the head of a man rarely is a woman! either highly fictionizes her, or endows her with all romantic qualifications that he believes a woman ought have. His Average Woman is likely to be a sort of ss between Pola Negri and his stenographer. Of course, tries to endow her with some home-like, old-fashioned practeristics to make the picture balance a bit—with the tult that he drags his poor old mother in somewhere, If the picture, finally, resembles, in its incongruity, somemg of a beautiful but highly wicked Parisienne knitting ks for father! How else can you account for pictures women running washing-machines while attired in nl-gowns, or women making preserves in the kitchen, rired in flimsy boudoir laces?

The cardinal principle by which to explain womankind sparadox. Women want desperately to be different; but the same time they want to be alike, as the fashion rs know. How can mere man understand paradox? Iwoman lives it and loves it. Her "yesses" are "noes," to retreats are advances, and she is both kind and cruel,

thly practical and other-worldly.

But this is metaphysics—we must keep clear of the sheer estery of woman and stay by the knowable. Professor ellingsworth has said that there are greater differences eween women than between men. Ten women will be treat deal more varied than any ten men. Have you ar seen ten women together who looked alike? Or

twenty—or a hundred, if you like? Still, in one or two particular characteristics women may be bunched together

like so much asparagus.

Technically speaking, there cannot be any such person as the Average Woman. It is statistically accurate to say that an Average Woman would be an abnormal woman You can't "average" human beings because you can reconcile their differences with the use of averages. Thing that are different cannot be compared. Long, long ago cloistered old bookworm, Quételet, tried to find what we an average man—"a man who would be to society what the center of gravity is to bodies." But he couldn't put litinto such a conception.

You will see how this is if you study women from the favorite male method of classification—the color of he hair. You can't say the typical woman is dark brown i color of her hair, even though there are considerably more women with dark-brown hair than of any other hue. Here are the official figures: dark-brown, 40 per cent.; light brown, 25 per cent.; black, 20 per cent.; "blonde," 10 per

cent.; red, 5 per cent.

This may be a revelation to men; you can see that the brunettes number 85 per cent. The blondes, who have hogged most of the vampirish reputation, are only 10 per

cent. in number.

Descending from head to foot, the prevalent size for women's shoes used to be, some years ago, about 4 or 41/2 and every woman squeezed and suffered the tortures of the damned rather than admit she had a foot any bigger than a 3. Shoe manufacturers actually falsified size Nowadays that idea is passé, and the measure of women and her ankles and feet is no longer an indication to be character, charm, or beauty. The average size of women feet these days is 5½ or 6—and no disgrace attached to it either! Clementina's No. 9's do not disqualify her. You have heard the story of the shoe clerk who lost a custome by saying: "Madame, your left foot is larger than the other," and the shoe clerk across the street who gainst

at same customer by saying, instead, "Madame, your ht foot is smaller than the other."

How about Milady's average bust size? America can ld up her head proudly, for there are actually more erfect 36's" than any other size. Here is the "inside pe": Size 34, 20 per cent.; 36, 30 per cent.; 38, 20 per at.; 40, 15 per cent.; 42, 10 per cent.; 44 to 48, 5 per cent. There is, of course, much truth in the fact that "the lonel's Lady and Judy O'Grady are sisters under their ins," and on this theory a good many products, parularly those appealing very strictly to the truly femne tastes of women, have stood a good chance of striking high average of return. But women are becoming more d more highly individualized, and with this greater indiduality must, necessarily, come a keener study of omen as targets for advertising or for the output of speol trade-marks or brands; a study to classify and group fem and thus hit the target of mass appeal more often. that classification is the answer, not lump "averages." The real way to find out about the typical woman for ir own particular advertising proposition is to make a ibstionnaire survey. That is the true way to determine fmode." You select the women who are of the kind deal or hope to deal with, and then you have a statisally sound basis on which to construct your picture of y typical woman for your purposes. By carefully seeing it that you select a proper proportion of all kinds of men who are included in your typical customer list, you bid a defective picture. The women should be selected m all the levels of wealth you expect to appeal to; from regeographical points you expect to reach; from all sizes frowns and types of living conditions you cater to. They st, in other words, be good "samples."

But even such data must be revised often these days. the past few years radical changes in wealth and social stus, which always affect women more decidedly than in, have occurred and must continue to occur. The oringes are taking place so rapidly that even to-morrow

may be different from to-day. Localities are different women of various age-levels react differently. You can advertise to fifteen-year-old flappers to-day, whereas ten or twenty years ago fifteen-year-olds were still in the nursery, more or less! Now they lipstick, etc.—with the

emphasis on the et cetera!

Home conditions are also difficult for some people to visualize. Some copy-writers talk and think as if as women have servants. They should visit Sauk Center Minnesota, where Sinclair Lewis lives! They should respect facts a little more. Ninety-nine per cent. of house wives have no servants—a figure which astounds the illinformed who never move out of their own circle. You the immense vogue of vacuum-cleaners, washing-machine and electrical devices is based on the vast number of women who do their own housework. Even wealth women have moved into smaller houses and have fewer servants.

There are only 2,184,214 women in domestic service Let us say roundly two million families have servant because we must allow for families with more than on servant. This was in the 1920 census; our population has increased considerably since then, but not, alas! on servants.

Now let us look at business women, of whom we have a great deal. The 1920 census showed 8,549,399 women "in gainful occupations," which represents 21.1 per cent of all women over ten years of age; 2,439,965 of the were in "clerical and professional work," including the 1,423,658 stenographers and office girls. As I figure is there are only 1,016,307 women who are above the stenographer or manual-labor class in industry—only 11.9 per cent. of all women who work—less than 1 per cent. our population, or 3.6 per cent. of women over twenty one years of age. The other women are working on farm (1,084,074) or in factories (1,931,064). To me it would seem that only about a million women in the United States are "business women" in the real sense of the

d—women taking business at all seriously. Everyy knows that the great bulk of women in factory and the are there to add to their dress allowance, get away ttle from home discipline, and have more opportunity neet beaux!

But do not get the idea that I am belittling women's imtance in economic things. Oh no! Women buy 71 cent. of the family merchandise; 48.4 per cent. of it y personally select without advice, and in the selecof 23 per cent. more they have an important voice. ty per cent. of automobiles are bought with women's s on the goods before signing up. Naturally, women buy per cent. dry goods-but what about the 11 per cent. nen's clothes, which the research shows they also buy, vay nothing of 22 per cent, more of it that they buy in aboration with men. Thirty-four per cent. of what wear, if you are a man, is bought for you by your mankind—if you are a typical man. She spends most she approximately thirty-five billion dollars expended retail stores every year—about one hundred million ars a day, or about twelve million dollars every hour pusiness!

four typical woman, then, is a difficult problem to italize all in one romantic frame. She must be viewed her from various angles of approach. You have some the physical facts about her—color of hair and size of you have something about her occupationally; and know what her spending power is. Her psychology—re "emotionality" Professor Thorndike attributes to her

vastly more subtle.

obvery woman has about the same reactions when she can love, when she has a child, and when her feet hurt. To, she is "average" in her tight economy for all things ful and her lavishness on things decorative of herself. It is a born bargainer; she will not be fooled by interest goods, no matter how successfully trade-marked or mouflaged. She likes to feel she is different from the women; yet she likes to be doing and wearing what

is "the mode." She likes to imitate the "best people"

she accepts authority readily.

She is sensitive, æsthetic, likes cleanliness inordinatellikes delicacy, refinement, and tenderness. She is semmental and fearsome; she is highly practical and person in her outlook. She is not interested in mechanics abstract ideas.

### AT THE SIGN OF THE DOLLAR 1

#### LORIN F. DELAND

Ir. Lorin F. Deland ( -1917) was widely known by persons interd in business education for his little book entitled "Imagination in iness." Another volume, "At the Sign of the Dollar and Other tys" (Harper & Brothers) appeared in 1917. The essay which cre reproduced emphasizes imagination and knowledge of human tre in relation to advertising. The reader, however, will be able to by the principles which are suggested to letter-writing as well as most other activities of business which involve human contact.

AM not writing this paper to glorify advertising. It can't need it, and I am not sure that it deserves it, nough it has made so many fortunes that we have

en up trying to count them.

Forty years ago a daily newspaper was supported by subscribers, advertising yielding about 35 per cent. of total receipts; recently, in the case of a few papers, has yielded as high as 90 per cent., and the revenue from pscriptions is almost negligible; so it is evident that recruising and fortunes are related in the public mind.

Now what is the factor in advertising which creates talth? Sometimes it is the inherent merit of the thing vertised; sometimes it is a combination of persistence and pluck; but in many cases it is merely an understanding of human nature. The advertiser who takes account the hopes and fears of the public is operating on a system which is almost certain to succeed.

at seems to me that valuable lessons may be learned by title study of advertising methods. And if at times I rak against advertising, I hope the reader will not misclerstand me. For I believe in advertising; I glory in

Reprinted from Harper's Magazine, March, 1917, by permission of per & Brothers.

advertising; I love it as Peary loves the North Pole. But the frozen fact about both advertising and the North Polis that many die in the process of arriving, and it is useless to invite your friends to make the trip unless you study the conditions, plan the best route, and see that they are properly dressed for the journey.

The enthusiast is apt to make two mistakes. The firm is to believe that advertising is a weapon of unqualified goodness; in other words, that all advertising, like as Kentucky whisky, is good! Some men will claim that the

worst advertising is better than none.

And so advertising, per se, being always a good thing, I makes his second mistake by claiming that you can have too much of it. If a little advertising is good, twice as much is better. But here a man ought to crawl before he walks, and walk before he runs. There are many firm who can advantageously spend a small sum, but not large one. It is the part of safety to make haste slowly

I was so fortunate as to be able to devote twenty year of my life to trying to solve advertising problems. Some of these were explained in a little book, *Imagination i Business*, which aimed to prove that the use of imagination was the first essential in advertising. I should like not to go one step farther and say that the second essential is to understand human nature.

I look back on the experiences of those twenty year and am amazed to see how inevitably the whole business was intertwined with human nature. My customer included the halt, the lame, and the blind; gentlement with cold hands and cold feet; men who had tried advertising and found it a failure; and men with conditions the advertising couldn't reach. Along with these came different class: men who had made fortunes and wante to fight any one that took hold of the ladder; and men who had tried advertising, salted down the profit and now wanted new methods of publicity manufactured while yo wait. It was a mighty interesting mix-up.

One thing was evident: for most of this hungry hord

n advertising would not do. It was my job to find a of whipping the advertising devil round the stump. Use the study of the advertising devil round the stump. It was so interven with the complexities of human nature that the per study of the advertiser was not newspapers and razines, but man.

and that is what I want to emphasize here. I want arge that the last step needed to make advertising as as government bonds is to harness it to some one of motives, the instincts, the weaknesses, the passions, udices, hopes, or fears of mankind, and then let human are do the work for you. I want to show that adverting, to be successful, must constantly reckon with human are.

ure.

In this poor work-a-day world how much has come out a knowledge of human nature! Take away from maham Lincoln his insight into human nature and you lid alter the whole course of history. It wasn't his magerie that made P. T. Barnum the foremost showman is time; it was his knowledge of human nature. The lint-medicine man doesn't merely sell medicine; he ables on the hopes and fears of mankind. Take this by and leave him only his medicine, and his profits lid dwindle into insignificance. Even the pickpocket on his knowledge of human nature. He knows that rwhole secret of his business is inattention, and he finds a crowd. Then he wants one supreme moment of orlirection of attention, and to get it he steps on your That is all he needs, and your watch is his.

I were asked to name the qualities that enter into all advertising, I should say, first, imagination; second, evledge of human nature; and third, a little more

wledge of human nature.

omewhere (and this seems to be a proper place) I want ay a word to the business houses that employ an certising-man. There are only two things to do to an intrising-man—develop him or fire him! Try develop-

ing first. Give him a free hand. Remember that you progress depends much on him! Help him to grow! To him that you look to him for ideas. Then in a short time if he doesn't show results, drop him! There's no half-we ground in this matter, for an advertising man who cannot be developed by power and responsibility is a drag on the wheels.

But when he has studied your business with some success, when he has introduced a few ideas that have commercial value, when he begins to reckon with human nature for your profit, then remember that he has become an intellectual partner in the business, and ought be treated accordingly. He is a creator; and Olive Wendell Holmes, a profound student of human nature says somewhere that men who have creative power as hand-forged by Almighty God, while the rest of the work is merely stamped out by machinery. Don't talk hou or salary to such a man! Let him fix his own salary; it's a high one, so much the better! He must work all the harder to earn it.

I knew a firm once who employed such a man. I always decided his own salary, raising it or lowering each year as he felt his work of the past twelve mont warranted. The head of the house never questioned the salary, although he was the closest buyer that I ever say I asked him once why he let his advertising man fix hown salary. He looked at me somewhat contemptuous for a moment. Then he said, "I calculate to buy ever thing in my line of trade a little lower than any oth living man. Beating down prices is my business, and yield to no man on it. But do me the credit to admit the I have never been fool enough to try and beat down to price of brains!"

That man realized in a groping sort of way that he was buying something more than a knowledge of newspaper and type display, more even than new ideas. He was buying something whose quality was absolutely dependent on the mental attitude of the seller. He was buying the seller in the seller in the seller in the seller.

siasm, and that is almost as unpurchasable as instinct ove. He was "developing" his employee, and incideny getting the largest returns.

o come back to the study of human nature, there is a

e in Kipling that I often recall:

Go, stalk the red deer o'er the heather, Ride, follow the fox if you can! But, for pleasure and profit together, Allow me the hunting of Man, The chase of the Human . . .

Fre is no more fascinating occupation, and none more ritable, than the study of the human "herd instinct," as some writers call it, the group mind. Let me take for one illustration—although its connection with tertising is a little indirect.

factory employing over a thousand hands found itself position where it needed better co-operation from its polyees. There had been no open antagonism, but the l'' of things wasn't right. They wanted their work-to take some interest in the success of the business, healize all that was being done for them, and to co-orate. Merely as a business investment it was worth orthousand dollars to get those men solidly behind that thess.

wow here was a clear-cut problem. Suppose the case pur own! What will you do? The man who was consided about this particular case, said: "Put up a lettermand ask every man to drop into it any suggestion he make for the success of the business, or any complaint othings not properly done. Offer rewards for helpful, tructive criticisms."

Fell, the box was put up, and I wish you could have the contents. It brought nothing but anonymous se—some of it of the vilest sort. A few letters were rely contemptuous; but others were insulting! It was buraging to read those attacks and still hope for contation. But the man who ordered that letter-box never

felt one moment's uneasiness as to the outcome. He was playing a game that had got to be played sooner or latwith those men before co-operation could come in thr factory. It was the "search for the human," and it was turning out exactly as he had expected. Men with grieve ances were having a chance to get rid of them; the atmophere had been heavily charged, and now it was clearing

Three weeks after the box was started, some ma dropped into it a suggestion which was good, distinct good. A check for \$1,500 was quietly handed to that ma as he worked at his bench, with the statement that the was what his idea was worth to the firm. It represent to him the equivalent of two years' wages, and to many them the savings of a life time. If a bomb had dropp in that factory it could not have made a greater psych logical change. Two more checks, a short time later, other workmen, one for \$500 and one for \$1,000-and the with only \$3,000 spent, the spirit of co-operation had be born, and four-fifths of those employees were thinking

how that business could be helped.

One incident transpired which might have made trouk had not the same policy been followed. The president: the company chanced to hear a speech made by one of l workmen at a Sunday night labor meeting, in which denounced the company for grinding the face of the po in order to swell its ill-gotten gains. On Monday morni the president called the man to his office, and said, heard your speech last night!" The man smiled grim and said, "You needn't trouble to discharge me; I know that's what you are going to do!" The president replie "That's where you're wrong the second time. I did call you down to discharge you, but to ask if you, or a of your men, understand figures and accounts. If y don't, go and get a bookkeeper that does, and bring h here. Three of your men come with him."

Well, the books of the company were shown to the workmen, and they realized, to their chagrin, that company was having quite a hard time to get along. I ontent received a body blow on that day. In both of e cases there was present an element of surprise which

ys gives added power to any action.

efore we leave this subject, some one may say, "It's to apply improved methods to a small retail business re things are slack, but it's a very difficult thing to tove upon the system in some of our large establishts." I know it is not easy to invent possible economies. tilize waste products, or discover sources of new income ne highly organized business systems of to-day. But e is not one business in which human nature is not a or, and with that as a guide, new methods can be disered. It is in just these larger enterprises that the Its of a little thinking grow into high figures. I was loyed by two of the most perfectly systematized of bindustrial combinations—the Standard Oil Company the American Sugar Refining Company. They were wonderfully organized, but, as Mr. Havemeyer often ritted to me the superiority of the Standard Oil Comv over his own company in organization, let me take Standard Oil Company as an example. What can be emplished there? Where will you find a weakness hat wonderful system? Yet it is not so long ago that man noticed a contrast in the stable bills of the differstations as a result of the careless measurements of ment hostlers in the feeding of horses. A careful study smade, the proper amount of food to keep such a horse ne best possible condition was determined, and an r was issued that every horse in every stable should ed, not by measure, but by weight-just so many Eds and ounces per day. The saving effected by that tvation amounted to nearly two hundred thousand rs a year. This is exactly the sort of thing that close w will disclose in many business establishments to-day. le come back to human nature and the advantage is taken of it in advertising. In all ordinary retailing verchandise to the public, success seems to favor the who occupy the opposite ends of the line of fair

dealing; that is, the man who is without any princip and the man who is over-burdened with it. The dear who is seemingly too dishonest to stay in business, and t dealer who is seemingly too honest to stay in busines are the ones who can make money.

As an instance of the success of "fool honesty," let tell a story. I once complained to a horse-dealer that a had lied about a horse he had sold. To make my wondoubly offensive I added, "You lied unnecessarily." this he was off in a flash. "Never!" he cried out; never lie unnecessarily." We had some words about the and it ended in my wagering that I could sell a hor promptly, at a fair valuation, and without a single lies

The horse assigned to me to sell was a tall, raw-born animal with a Roman nose and a vicious eye. Apparent there was nothing to him but bones and bad temp I refused to sell him until I knew something about him the dealer agreed that I couldn't sell him according to prescribed standard of "fool honesty," unless I had prescribed standard of "fool honesty," unless I had prescribed standard of took him away to try him the first day I had a veterinary look him over; he seems that he couldn't live more than a month, that his extreme thinness was due to chronic "scouring," caused by so disease of the stomach.

I went back to the horse-dealer and told him the sto I didn't ask him to give me another horse, but I did dema time in which to discover whether the veterinary was rig. The dealer confessed that he was a little shy on time had none of it to spare in this case; he realized that he old covenant reads, "time is of the essence of the contract." In other words he had suspected the hold couldn't live, and must be sold quickly. So he could grant me an extension of time.

I told that dealer what I thought of him. I offered buy the horse and take my chances of selling him, if had the courage to make his bet without a time-limit. even offered to double the stake. I used every argum and every epithet, and at last he accepted this revised was agreed that I was to buy the horse, and have as g a time to study and enjoy (!) him as I wanted. Afterd. I was to sell him from the dealer's stable in the ler's presence, to tell only the truth about him, and to him at a fair price within one month after offering him. paid for the animal and took him away. He was a evel of unsoundness. He had spavins on both hind and splints on both front legs. He was affected at many points that they must have neutralized each other, strangely enough, he didn't go lame. There was only name possible for him, so I christened him "Bones." tried driving him, but there was too much bony octure; he seemed to rattle at every joint; it really wled a shoe-horn to slip him into the shafts of a buggy. In I tried riding him, and here I was delightfully dis-"ointed. With his long, "springy" pasterns, he was reasy as a rocking-chair, while, despite his evil eye and neral look of viciousness, he seemed to be gentle. But that eye he could have brought a libel suit against his and won a verdict from any rider. Standing fully reen and a half hands and looking like the slaughtering d-charger of Attila, it really needed John L. Sullivan mis back to make the ensemble complete.

ie never went exactly as he was headed. He was says reviewing imaginary troops on his right or left side. In his head turned at an angle of ninety degrees he alld gaze at the setting sun and gallop furiously north abouth, champing his bit and acting as if the great alble was scheduled to break out at any moment. But awas a fine humorist; it was his one little joke; the

Ible never came.

It the end of a month he was still alive. In three oths he had grown so fat that I changed his name to es. Two months more of unadulterated joy in his vety, and then I carried him to the dealer's stable and ded him on sale.

radvertised him twice in the daily papers, and at last a er appeared in the person of a middle-aged, kindly,

trusting gentleman, who looked as if he might be a smar manufacturer in a country town. The dealer looked of with a leery eye. He waited to hear me describe that horse without telling a lie. But instead of saying any thing good about him, I began by calling attention to he defects. I told the man that I wanted first of all to spea of the various "outs" about the horse, for fear he might overlook one of them. Then I pointed out the spaving and the splints and the vicious eye; I enlarged upon the veterinary's death warning, and the "scours"—

"But," interrupted the man, "he didn't die in a month in "No," I said, "he didn't, and he hasn't died since, and he doesn't scour any more, and he hasn't stomach disease and he isn't lame, and he isn't in the slightest degration vicious; he's just about the kindest, safest, most delightful horse I ever rode. But I won't sell this horse to any on without pointing out every defect that I know about him Then I told him what I thought of the way in which horse

were usually sold by lying horse-dealers.

The effect was like magic. The man began by immediately shaking hands with me. Then he said, "I domknow anything about horses, but that's the horse I want. He bought and paid for him with almost indecent hasts. It transpired that he was a somewhat timid doctor in neighboring city, who knew little about riding a horself but had just been appointed on the governor's staff. To dealer looked very chagrined when he saw the money passed I was getting an advance of 30 per cent. over the print I had paid.

Now observe the human nature in that transaction. There was a lot of it, from first to last. But the man point is this: the best way to sell many an article in the world is not to emphasize its merits, but its defects. The sounds paradoxical, but it is true of nearly everything that permits of a personal relation between buyer an seller. Disinterested frankness in the description of you wares is in the nature of a confidence, and confidence instantly establishes such a relationship. Wherever the

he slightest chance for an expression of the personality he seller, the rule holds.

tet us analyze the value of truth in that horse trade. It in mind that few persons are good judges of horses, buyer, not knowing horses, was looking for something guide him. The moment he saw my frankness he felt thad found something he could depend on. The whole insaction, so far as he went, shifted then from the horse its owner. From that moment he was not sizing up the se; he was sizing up me! When he heard me tell the in, unpalatable truth about the horse, he was judging, if horses, which he didn't know, but human nature, but he did know. He shook hands and counted out his ney—not in tribute to the horse's excellence, but to howner's honesty.

In fact he was doing what you yourself do when a man aes into your office all aflame with the marvelous riches of a new copper mine. Now you don't know anying about conglomerate lodes, or amygdaloid, or calcoute, but you do know something about human nature, you pay no attention whatever to his glowing words; you in one ear and out the other. But you watch your and notice whether he's up in the air or whether his of feet are firmly on the ground. In the latter case it's prir gamble; which is the best you can say of any newly

overed copper-mine.

tut whether it's selling a horse or floating a copperre, the principle is the same, and he who, disregarding yown interests, insists upon pointing out the defects in reproperty, has taken the first sure step in its sale. I beve the gentleman who discovered the sordid value och attaches to frankness of this sort was Mr. John mamaker. Mr. Wanamaker's reputation as an honest in is beyond dispute, so let it not be thought that I berse his sincerity when I call attention to the remarktop prosperity which he so long achieved through pointtiout the defects in his merchandise. Listen to Mr. "These 25-cent handkerchiefs are a little dirty. We allow you 10 cents for washing them." (As a laundle charges only one cent, the liberality of the proposition appealing.)

Listen to the same story in another key: "There's r good reason why a few fingermarks should make men linen handkerchiefs 50 cents each from a dollar. It has

done it here just the same."

Here's another: "Decorated toilet sets made up for 'ivory' finish. Now and then comes a piece where the 'ivory' is not of perfect polish. Possibly one in ten might

mistrust it. Just the same, \$7.50 sets go at \$4."

Another: "Some of the most noteworthy stories be American authors. Bound in cloth and made to sell at a cents. Our price 10 cents. Some of the covers may be trifle soiled." (Yes, some of those covers may be a trifle soiled, but not so that you would notice it unless Manamaker insists.)

The use of this kind of disinterested appeal, continue through many years of his advertising, brought him to the very top rung of the prosperity ladder, while the business world sat at his feet and learned the commercial value of telling the truth. Remember that it is no question of sincerity or insincerity, but merely of the strong appearance of the strong appearance

almost always taken at its face value.

This brings up the general question of the force of the advertising appeal. Now we are coming to close quarter with our subject. The root of all we are seeking lied right here. You will find a great many men who can prepare advertisements that attract attention; it takes little skill to do that. You will find a small number who can make the advertisement carry conviction; yet even that is not enough! You have got to carry your readed beyond conviction into action. Your appeal must put haircloth shirt on him which will not let him sit still You must arouse him to nothing short of purchase; for conviction which does not eventuate in action tends only

aralyze the will. It is not enough to prepare advernents that compel admiration, excite wonder, and the reader; they must sell the goods! Admiration no value unless it records itself on the sales-book.

that is the test of a great preacher? Massillon gave the answer two hundred years ago: "The test of the icher," said he, "is not when his congregation come iusiastically from church and wildly praise him, saying, what a magnificent sermon! What a wonderful icher!' but when they come quietly out of church

ng only, 'I will do something!'"

bu must apply that to your advertising. Not praise, power; not compliments, but conviction; that must be foot-rule for measuring its performance. The effect plassillon's preaching is exactly the effect which you to produce by your advertising. What that effect is well illustrated by a compliment paid to Massillon he king—(perhaps the greatest ever given to a subject is sovereign, and that sovereign the Grand Monarque prance)—"Father, I have heard many great orators, I have been satisfied with them; but as for you, rever I hear you I am dissatisfied with myself!"

here is the result to strive for in advertising. Make be reader dissatisfied with himself until he follows your sestion. Massillon was one man in a hundred thousand, anaturally his standard seems high. But on the other left, he was doing something a hundred times more flult than the mere selling of goods; and it is not too the to insist that no advertising argument is complete testing about of making the sale.

stops short of making the sale.

It now some one will say that advertising cannot the a demand. I agree with you. Advertising does the advertising does the advertising does the advertising does the conviction so important, if the problem is merely all the public where a demand can be supplied? For the control, must move at your summons, must be extend in the hour you select. And then, too, the problem

is not so simple as it looks. Make no mistake! Adverting does not create a new, previously non-existent demand but it can and does constantly remind the public of demand that they had forgotten, or suggest a demand that was not fully realized before.

Consideration of the convincing force of the appearance brings us to the writing of advertisements. The advertise ment-writer—a man whose work is seldom appreciate a man who can save or lose your money without you detecting it—seldom receives from his employer a prop amount of either praise or blame. "Write me a sho editorial, Mr. Dana," said a caller in the office of the Ne York Sun. And Mr. Dana replied that he had no tin to write a short editorial, as it might take him half a da but he would gladly write a long editorial, for he could that in a few minutes. Yet every advertisement-write will agree with me that he has been told a score of time "Don't stop to write a long ad. I want to get this all in three inches, so that every one will read it. You can do th easily in ten minutes!" The man who can put a long a into three inches "so that every one will read it" w probably take half a day in doing it, but if he does it su cessfully, even in that time, he is worth from three to s times what you are now paying him.

It is said that Conan Doyle received for his last Sherlor Holmes stories the sum of fifty cents a word, and Theodor Roosevelt is reputed to have received for his African worthen highest price ever paid to an author—one dollar word! But the words of an advertisement-writer confive dollars each to his employer if the advertisement to have a general insertion in all the local papers. Tall the case of a full-page ad. in the three or four Sunda papers of one of our large cities. When your advertisement-writer is able to present his case equally well at reduce his space only one-fortieth, he is worth about wenty-five hundred dollars a year more to you. In oth words, saving a tiny finger-nail strip of space across the page of each Sunday paper in your city means half of a

e salary you are paying him. The next time he wants raise of salary just think of this.

To a large percentage of the readers of this magazine, rhaps the most important question about advertising s at the very threshold of the subject, and should have en considered before. That question is, whether to vertise or not. Why study the psychology of successful vertising unless you plan to make some use of your

nowledge?

To advertise or not to advertise" is a problem. The dution awaits you at the end of a path beset with pitfalls. But will meet a hundred advocates for the affirmative side of the question, and if you travel on the line of least resistive you will probably end by plunging into advertising into a fool's paradise. It is safe to say that most men ubusiness need the spur rather than the rein, yet men all invest in advertising who would not think of taking equal risk in any other direction. After all, the only of the for a man here is the analytical, matter-of-fact, now-me-and-I'll-believe-you" route. Let us follow the palysis of an advertising proposition from this point of well as the same of the proposition from the point of the same of the same of the proposition from the point of the same of the same

What shall I take for an illustrative case? There are so many things to advertise, so many ways of advertising, so many vehicles for spending the money, that no single illustrandom. Here, on my desk, is a letter which reached recently from a friend who is a lawyer in Montreal, wing whether he had better advertise in a United States that directory. To insert his card will cost fifty dollars, bout twenty firms of lawyers in Montreal have already then similar cards—eloquent testimony that the investment commends itself to their judgment.

of do not know the legal directory—I have never seen a copy of the book—but with due allowance for my short-iming let us see what it really offers. Suppose you look it in this way: The man who must employ a lawyer in contreal, if he is to advantage my friend and give him

a run for his fifty dollars, must as a sine qua non have subscribed for that directory, or at least know of its existence and consult it for reference. Figuring by the doctrine of chance and taking the chances at par one hundred, weshall have to eliminate a certain percentage of the one hundred on that score—say we take off a modest 10 percent. Next, he may possibly have his correspondent already and so not want my friend; off comes another 5 per cent. Next, if he had no lawyer in mind, he may very naturally consult with some of his friends to secure an indorsed man as against an unknown quantity; off comes another 15 per cent. at least. Next he will very likely ask his banker for the name and address of the soliciton the bank employs in Montreal; another 10 per cent. dropped. Other methods may be adopted, and the very last idea will be to take as his trusted, confidential representative a "name" from a directory list, for the very good reason that the known is preferable to the unknown: Then, too, there is always a slight chance that the name chosen at random from a directory list may be friendly to the other side. So that, adding all these minus quantities, we get at least 50 per cent. off, and possibly more, before the advertisement is resorted to. Then our man finds the cards of twenty firms from which to choose, so that my friend will have one chance only in the list of twenty, which reduces the possibility of his being chosen to about 21/2 per cent. His prospect of getting back a part of his fifty dollars by any direct return in business is so ridiculously small that it amounts to a gamble which no sane man would entertain in any other speculation.

Then how shall we explain the cards of the other lawyers? Is it vanity, a desire to be noted as "among those present"? Very likely this enters into the question. Some may suggest that they get an indirect return which cannot be traced. But that is exactly what I refuse to believe. In this case all the real benefits to be derived are in plain sight, and such an advertisement must pay its own bills in direct returns or it is a far cry in the wilderness. My

vice to my friend will be Punch's advice to those about marry, "Don't."

Let us run over a few other "don'ts" in the general vertising field. First, don't imagine that all notoriety tood. Mere attention is not enough, if to procure it you be done anything which repels, annoys, disgusts, or appoints, which is coarse, or vulgar, or silly, or sacritious. Never sacrifice propriety or a decent self-respect. I wise without being hard; be gay without being belous.

Don't advertise an article which is incorporated in a reger article unless you first study the situation with great the. If you are advertising such a product as the springs a carriage or the eyelets of a shoe, make up your mind elether you want to reach the manufacturers through the advantages each way, but the methods in one case are cally different from what are needed in the other. In the case you must advertise the article itself; in the other the incorporated product.

On't attempt any campaign which runs counter to thion. This is setting yourself against human nature,

of course you will fail.

Don't project a plan which contributes in any way, even consciously, to rob a man of his satisfaction with himwith this family, or with his station in life. This advice that on sentimental or moral grounds, but because you is be bucking against a stone wall without seeing it. at wall is self-respect. You can never reap advantage from suggest that a man is below others in rank or station. Finally—and this is a very important "don't"—don't safraid of publicity as long as dignity is not sacrificed. Here are manufacturers who constantly hold back in his ir advertising because they themselves lack courage, it is is a very important. They cannot be upon a bold opportunity. I am reminded of one if h lost opportunity in my experience. The story is not without its lessons.

as a trade-mark.

It was the case of a furniture house in one of our similargest cities, and although it contained other furniture stores, the firm in question, by its persistence in a somewhat individualized form of advertising, had developed:

very large business in that locality.

Almost from the first I had one ambition for that house one goal I wanted it to reach: that it should be the first retail house in the world to dare to insert its advertisement without any signature. We will say that the name was Smith. I wanted them to take the attitude that they has acquired so much of the furniture business in that city that the words "Smith" and "furniture" were there synonymous. If you said "furniture" you said "Smith's" if you talked of buying furniture you were speaking of Smith's place.

It looked like a hazardous proposition, but every detain had been worked out so carefully that the risk was very slight. The real safeguard lay in the fact that the advertisements were strikingly individualized, that they have appeared for over a dozen years—always in the same type always in the same style, always on the same page, always in the same corner. They were as familiar and as official

But lest some chance reader did not know the name another safeguard had been arranged. The articles which it was planned to advertise for the first three months were patterns which could not be bought at any other store it town. So, if by accident a customer went to another dealer, that dealer could not fill the order, and the article were to be described in such a way that substitution would be neither practicable to the dealer nor acceptable to the customer.

From this plan, if successful, great advantages would accrue. The unusual spectacle of such a proceeding was to be "reported" by newspapers all over the country, so that a million persons would learn for the first time that the furniture trade of one of the foremost American cities.

s controlled by a single house, who were now prepared

ship goods to every state in the Union.

But you will say, perhaps, that Smith did not control furniture business of that city. And you are entirely nt-they did not. But on no other hypothesis would be possible to explain how Smith could advertise in all daily papers and insert no signature. The action oved the assumption. The advertisement became a mere tce of public information, without any hint of private perest. Incidentally, the omission of the signature, which usumed nearly an inch of space, would be a saving of e-seventh of the entire advertising expense—and this s quite an item.

Now for the results. A table was advertised in the newspers one day without any signature. Smith's sales-book not reflect the slightest indication that any omission of occurred in their advertising. They sold nearly one hdred tables on the first day, and received thirty orders mail. Daily papers in several cities, in half-column ntorials, called attention to "this original, daring, and escessful experiment in advertising." But just when it med to have passed the experimental stage the comny closed its eyes to what I believe was one of the best poortunities to make a name for itself that a retail firm ter had.

Can you imagine yourself advertising anything-dryods, for instance—with no signature attached? If you anot imagine yourself doing it, then stop and realize at a sensation this experiment of Smith's, regularly intinued each day for three months, would have made

the retail world.

## IMAGINATION IN SELLING 1

#### ROBERT R. UPDEGRAFF

That imagination is practical and necessary in every-day selling is the lesson of this essay. The imagination of the seller includes a sympathetic appreciation of the mind of the customer and an ingenuity that will present the article to be sold in a light that will make a appeal to such a mind. Mr. Updegraff is the author of "Obvious Adams," a story which appears in Part I of this book.

ONE morning some twenty years ago a crowd way gathered around a shoe-store window on Summer Street Boston, watching a man at work. Other pedestrians see ing the group, stopped and edged their way toward the window until they, too, could see the man behind the

plate glass.

Inside the window was a buzz saw driven by an electric motor, and with this buzz saw the man was sawing up shoes. Z-i-n-g! would go the saw, and then the man would hold up for the crowd's inspection, the two halves of brand-new shoe of the make sold in the store. Z-i-n-g And the crowd would be shown the two halves of some other maker's shoe, so that it could see the difference of the material which went into the soles and heels of the two shoes.

Hour after hour the man sawed shoes—new shoes, half worn shoes, dilapidated old shoes. The window was heaped with shoes, sawed and unsawed.

People stopped to look and stayed to marvel at the company's daring in thus ripping their own shoes to piece and showing them in comparison with shoes of competitors.

"This company's shoes must be made of good material

<sup>&</sup>lt;sup>1</sup>Reprinted from *Harper's Magazine*, January, 1922, by permission Harper & Brothers.

they wouldn't dare do that," was the first thought. hey are—I can see that they are," was the second. And is was followed in so many cases by a third, "I must y a pair," that inside of a few months men were sawing shoes in the windows of this company's stores all over a country.

For weeks these window demonstrations continued. So that were the crowds they attracted that in some cities the police had to request the man in the window to stop awing at intervals in order to relieve the sidewalk con-

stion.

The man who developed that simple idea of sawing up bes to show people how well they were made exercised rewd imagination about people and their buying procses. He knew that in selling shoes he faced the same indamental selling resistance which confronts a huckster, r instance, when selling a basket of strawberries or a termelon—the eye may be sold by the outward appearce, but the intellect demands to know what is under-12th or inside. The huckster tips the basket of strawrries into his hand to show the buyer the berries on the ttom of the basket, or he plugs the watermelon to show at it is sound and ripe inside; the shoe man sawed his ipes apart from toe to heel for the same purpose. The imonstration sold shoes so successfully that it is credited th being one of the largest single factors in winning a ctional reputation for this make of shoe.

Probably no subject in the world has more fascination the keen-minded business man than the study of how lople are influenced to exchange their money for the combidities of life—why they will spend willingly for one so of commodities and grudgingly for another; why will buy this and will not buy that; how they may at led into new buying channels; and what methods are

ost effective in stimulating the buying impulse.

Buying is a mental function, and as such it is peculiarly poject to the influence of imagination applied or supplied im without—applied to the buyer's mind in such a way

as to take advantage of his mental ductility, or to the product in such a way as to cause it to react favorably on his mind; or *supplied* to his mind so that he sees the

product in a new light and as something he desires.

The man who first conceived the idea of putting trays of penny candies, wrapped individually in waxed papers right above or beside the piles of newspapers on the Subway and Elevated news stands was applying his imagination to people. He believed that by tempting people by one-cent units he could induce them to spend the change they had left after buying their newspapers. To find how right he was in his imagination about people one has but to stand for half an hour beside one of these news stands and count the number of persons who lay down a nickely and pick up a newspaper and two or three of the penny candies. The unit of sale is small; the merchandise is always right in the same place; the sale is coupled with the almost automatic purchasing of the evening newspaper; the result is the development in time of what amounts almost to subconscious buying. The sale falls within that class of transactions which are made frequently without the aid of conscious decision, such as the buying of the newspaper itself, the paying of one's car fare, the signing of a club luncheon slip. Fortunate indeed is the man who can enlist the subconscious minds of his customers in his sales transactions with them!

The two North Dakota men who took the "mid-lings," "shorts," and "bran" of wheat, mixed them, bleached them white, and put up the resulting cereal in packages as a breakfast food, applied imagination to a product These grades of wheat have always presented a difficult selling problem to millers; they have generally been sold in bulk at a low price for stock feed. But put up in a form that pleases the eye, and marketed under a name that pleases the ear, a large volume of these formerly despised though none the less delectable and nutritious, grades of wheat has been sold at a good price and profit for consump

tion at American breakfast tables.

he seedsman who devotes a page in his catalogue to ections of seed packets suitable for various complete ilens—a city garden, a country garden, a suburbanden, an old-fashioned flower garden—is supplying training to people who need to know what they shall ht in their gardens. Undoubtedly he sells several more kets of seeds to most of the customers ordering these rien collections than he would do if these customers ile up their own combinations. The principle intended is the same as that behind the marketing of such that as sets of books, chests of silver, and week-end candy kages. Its success is based on the proneness of people's add to accept suggested assortment units of merchandise there than to use their own imaginative function.

These are homely examples, but they serve to illustrate difference between imagination applied to a product, imagination supplied or applied to people; and they give us a glimpse behind the scenes of the human

and when going through the process of buying.

it is when we enter the field of imagination applied to ple that we find some of the most interesting stories

marketing successes.

rieveral years ago a man by the name of Tilyou came to sudden fame by applying his imagination to the proben of marketing amusement. It had always been astered that when people paid money for amusement they bected to be amused, and amusement enterprises of the previous type, with their merry-go-rounds and roller esters and shoot-the-chutes, were operated chiefly upon at principle.

Then came Tilyou with imagination about people, and built an amusement enterprise based on the idea that the ple would just as gladly pay their money to be perted to amuse themselves. When he opened Steeplese Park at Coney Island people swarmed there to slide with polished inclines and roll around on revolving tables and walk across agitated floors, shrieking with laughter as

by worked at amusing themselves.

To-day nearly every large amusement park of the Cone Island type is equipped with some of these self-amusement devices, and the greatest hilarity is usually four in them, for they foster that absolute abandon which the real essence of amusement.

Amusement is such an elemental problem that it is great wonder so many years passed by before a man ar peared with the imagination which carried him back to the elemental period—childhood—for the secret of play, and then was able to apply that secret to the amusement grown-ups. We all know that the average child can deriv more real pleasure from a sloping cellar door or a broke egg-beater or a stick and a string and a puddle of waterthings he or she can play on, with, or in-than from th most elaborate form of planned juvenile entertainment though it involve the costliest paraphernalia. Yet th world waited long for the discovery that under our adult crust of convention we are all children and that we wi play hilariously as such if we can but be induced to laug ourselves out of our self-consciousness—a process which now one of the first concerns of the amusement vender.

Another instance of the use of imagination in connection

with marketing amusement is the midnight show.

A certain New York theatrical producer bethought him self that there were many persons who, having started out to "make an evening of it," were not ready to go to the homes or hotels at 11:30 p.m. They were still in the market for amusement. For years he had marketed music and dancing and costumes (or the lack of them) at 8:15 p.m. Now his imagination about people suggested that he market the same commodities, but at a new hour—midnigh This he did quite successfully until prohibition, puttin too much of a strain on the sober imaginations of his patrons, made the entertainment unprofitable.

Venturing into the field of national psychology, we fin that it was an Englishman's imagination about the English people that saved a certain American food-product manufacturer from possible failure in the English market. The nerican manufacturer's selling campaign in the British les was falling far short of the success he had anticipated, d which he believed he had a right to expect in the light the phenomenal success in America. He was baffled. a banquet in London he happened to be seated next to young Englishman who had imagination about the nglish people. During the course of the dinner the two en fell to discussing the selling campaign for this food oduct. The American confided his fear that his product as not going to be accepted by the English public as he d hoped it would be, and he admitted that he was at loss to understand the reason. The young Englishman plained to him that he believed the problem to be a very mple one—one of psychology rather than product.

"You are trying to market your product as a health od," he said. "If there is one thing more than another which an Englishman objects, it is to be thought in or health. He may have one foot in the grave, but he ants people to think of him as 'topping'!" Then, smiling, asked, naïvely, "Why don't you offer your product to

e English people as something good to eat?"

The result of that conversation was that the American od-product manufacturer engaged his young table comanion as the English sales and advertising manager, to in the English market for his product. In a short time te trick was turned. The product which had not interested the English people as a health food they took to crickly as "something good to eat"; and a large business as developed in the English market as the result of this pung man's imagination about his fellow Englishmen.

This experience in racial psychology illustrates convincrigly the importance of accurate imagination concerning the people of any new country in which a product is to be

introduced.

The selling of bread is probably one of the oldest marketng problems in the world, which makes it seem all the nore remarkable that extended chains of a new type of akery store are just now rapidly spreading over America. For many, many years the working part of a bakery we regarded as a "no admittance" place. Baking must I done in some mysterious floury precinct where no one coul possibly see the bakers at work. Then came a man will imagination about people and turned the bakery inside out. He thought people would like to see their breat baked and to know that it was fresh and clean, and so I put the ovens and the bakers in the front window! The he went farther; and I am told that it was not until I took this last step that he was completely successfulhe cut holes in the fronts of his open-face bakeries an set in blowers to blow the smell of the fresh-baked brea out to the sidewalk to lure people in to buy. This ma merely applied to bread the same selling psychology the has been the success of the delicatessen, the cafeteria, the glass-walled pop-corn machine, the "hot-dog" man, ar the modern bakery-restaurant with its windows full high-art pastry. He recognized the important fact the food is sold to the masses through their eyes and the noses; and with keen marketing imagination he put the two purchasing senses effectively to work in selling the staple of life.

In the year 1910 a bank accountant in Harrisburg Pennsylvania, applied his imagination about people to the problem of marketing the services of savings banks. Expected the idea of inducing school children to save cent a week on the cumulative plan and, at the end of certain period, he returned their savings to them in the form of a check. A fellow accountant, perceiving that the plan seemed to appeal to young people, in turn applied he imagination to adapting it to adults.

It is a fact generally recognized in savings-bank circle that it is difficult to get people to save money unless the are supplied with a definite incentive for saving and definite time is set when their saving stint shall be completed. This the second accountant did by applying the weekly saving plan to the universal need of money for buying Christmas gifts. Christmas presented a definition of the saving plan to the universal need of money for the saving plan to the universal need of money for the saving plan to the universal need of money for the saving plan to the universal need of money for the saving plan to the universal need of money for the saving plan to the universal need of money for the saving plan to the universal need of money for the saving plan to the universal need of money for the saving plan to the universal need of money for the saving plan to the universal need of money for the saving plan to the universal need of money for the saving plan to the universal need of money for the saving plan to the universal need of money for the saving plan to the universal need of money for the saving plan to the universal need of money for the saving plan to the universal need of money for the saving plan to the universal need of money for the saving plan to the universal need of money for the saving plan to the universal need of money for the saving plan to the saving plan to the universal need of money for the saving plan to th

ne, and a Christmas fund presented a definite incentive saving. The plan he finally developed was to have ople deposit a definite, and increasing, amount each tek during the year until two weeks before Christmas, ten a check for the entire amount with interest would be turned to each depositor. He called this new saving stem the Christmas Club. Within ten years three ousand banks in the United States were conducting ese Christmas Clubs, with a total membership of more an three million depositors, and the enormous sum of

le hundred and ten million dollars on deposit.

The success of this plan represents more than the success an ingenious scheme. It is true that the mechanics of e plan do appeal to American people; their minds seem like to play up and down the scale of increasing weekly yments, just as children like to climb up and down ilders. But the roots of the plan's success undoubtedly deeper into human nature; they feed on pride, the btive that drives people into "keeping up" with their lighbors and friends in their Christmas expenditures. arthermore, the incorporation of the word "club" in the me undoubtedly helped to start the movement along the tht psychological path. A willingness to follow a crowd l almost any direction is one of the characteristics of man nature. To have called the scheme the Christmas eving "plan" would have made it an individual affair iking in popular appeal; but by using the term "club" e founder made use of that impression of crowd motion uthout which no scheme of this kind could hope to enjoy te fullest success. Thus imagination, applied with a oper appreciation of the psychology of saving, developed pillions of dollars of new business for the savings banks America.

Another instance of imagination applied to the Christras-giving problem is the merchandise certificate now used so many men's furnishings stores. Probably the man crose imagination first told him that a gift certificate buld appeal to people on account of their lack of imagination regarding what to give for Christmas and the laziness about shopping, had no idea it would devel as it has done. Even to-day few persons realize to who an extent these certificates-in-lieu-of-imagination a used. Gift-certificates of over a thousand dollars to single customer are not uncommon in some of the large city stores, and they sometimes run up into five figure Probably the record sale which can be definitely traced this paper-slip idea is one made by a large Chicago stow One morning shortly before Christmas the head of a lar corporation walked into this store with a list of ever customer with whom his corporation did business, and long list of personal friends, and explained that he wants to send them all gifts of haberdashery, but he did not was the "bother" of making selections. In a short time walked out again, leaving a check for thirty thousand dollars! The average small haberdashery store does no sell thirty thousand dollars' worth of stock in an enti year. Yet this store completed the sale in a few minut with some little paper slips that represented not mere merchandise, but some one's imagination about people as their attitude toward shopping.

Mail-order houses have learned that often they can almost double the sale of certain types of articles by su plying their customers with imagination. The experien of a well-known mail-order jewelry house in connection with a little glass candle lamp forms a good illustration The first season this candle lamp was described in t catalogue as a candle lamp, and priced at \$1.50. The ne season an experiment was tried—the price was quoted: "pair, \$3; singly, \$1.50." There were almost as man orders for pairs that season as there had been for sing candle lamps the season before. To carry the experime still farther, attention was called in the catalogue the fe lowing season to the fact that four of these candle lam made a most attractive table decoration, and the pri was quoted thus: "set of 4, \$6; pair, \$3; singly, \$1.50 Observe that no reduction was made in the price; yet the son there were many orders for sets of four, whereas ore there had been practically no set-of-four orders, and rs still continued to sell almost as heavily as the single dle lamps had sold the first season.

of itself this experiment is of little importance, but as strating a fundamental principle of marketing it is of y great importance because it clearly shows the possities of raising the unit of sale in many lines of merchands by the simple expedient of supplying the customer h imagination. Had a pair of the candle lamps been strated in the catalogue originally, instead of the single in it is probable that a majority of the orders from the twould have been for pairs, for most people's minds dily accept the pictures presented to them, since they are the imagination to recreate or rearrange them for emselves.

When it comes to the uses to which a product may be we find another great field for the application of rigination in marketing. It is not uncommon for manuturers to advertise contests offering substantial cash ges for suggestions for new and unusual uses of their ducts. Generally there is a double purpose behind these etests. One purpose is to make the masses read about r present uses, and thus supply them with more comthensive imagination; the other is to discover the two Three—or perhaps six or eight—persons in the United etes who have given the most thought to that particular iduct. It may be a woman in Nashville, Tennessee, has done more kinds of cooking in a particular make circless cooker, or a man in Boston who has developed re unusual uses for a leather preservative than has anyelse, or a stock-room clerk in a Detroit automobile cory who has discovered that glass fruit jars of a certain Te make the most satisfactory containers for the thoued or more small parts that must be carried in stock on shelves. Whoever and wherever these persons are, by are worth finding, for frequently their imaginations e gone farther than the manufacturer's own.

Some of the uses developed by these prize contests an most interesting. A varnish company, for instance, foun that on the alkaline plains of a certain Western state i varnish was used extensively for the protection of horse hoofs from the action of the alkali, while in another section of the country it was used to coat watermelons to preserve them for winter consumption! A company making a syru for use on pancakes discovered that women were using the syrup instead of sugar for sweetening drinks and desser-Since the war that practice has become quite commor but at the time it came as a great surprise to the syrr manufacturer. Another company which makes a prep ration used for painting over cuts and breaks in the sk to protect them while they heal, learned that women we using a touch of its product on each shoulder to seal ti shoulder straps of their evening gowns, and thus preven them from slipping.

An amusing case of imagination applied to a product by outsiders was the puzzling experience of a large company making, among other things, bright-colored cellular penholders. Quite suddenly there was a noticeable if crease in the orders for these penholders which the sal department was at a loss to explain. As the days passes the orders grew steadily larger, until the capacity of the machines was insufficient to meet the demand. But stopo explanation was forthcoming. Finally the compansent out sales scouts to find out where those penholders.

were going

Then it all came out; millinery fashions called feathers that season, feathers with colored quill point sticking boldly out of the hat crowns. Quill points in the brilliant colors of the feathers were not to be had, but so milliner's imagination had suggested that colored cellular penholders would do very well if the cork part intended to be gripped by the fingers when writing were removed And so manufacturing milliners were soon buying the penholders by the thousands, stripping them out of the cork finger grips, and using them to trim hats. It is

tunate for the company in question that it investigated efully enough to discover this before ordering new chines, for the millinery fashion changed presently and demand ended as suddenly as it had started.

There is, of course, always a danger of applying faulty ingination to the merchandise one has to market. A ie in point was the experience of a certain paint compy which spent a large amount of money developing an comobile refinishing outfit to be marketed to the owners contor cars, so that they could refinish their own cars if thus be independent of the paint shop and the processional finisher.

This outfit contained paint for the body and hood, autorid dressing, brass polish, brushes, sandpaper, etc. It was the outfit; the only trouble was that people would not it. The merchandise was good, but it had been put dether with faulty imagination. After an unsuccessful tempt to market these refinishing outfits, the company he to the tardy conclusion that, while many car owners had do a bit of retouching here and there, few would sale the whole job at once.

This experience recalls a line written by Samuel Johnson othe value of traveling. "The use of traveling," wrote exter Johnson, "is to regulate imagination by reality." istitute "experience" for "traveling," and the quota-

is an apt one as applied to marketing.

cometimes all three applications of imagination are led into play to solve some particularly difficult market-problem. One of the most interesting examples of matriple use of imagination is the story of a certain apany dealing largely in two humble commodities—than and roofing felt. Many years ago this company onme concerned over the fact that its business was so rely competitive that roofers would quote a low price of then "skin the job" by using fewer plies of felt or less than order to make their profit, and that as a result the apany was building up very little good-will for its product. Furthermore, builders would buy roofing felt and

pitch from many sources, and sales were generally dependent almost entirely on price. For was not pitch mered pitch, and roofing felt merely roofing felt? For a long time the heads of this business struggled with the problem. The quickest way to build good-will was to advertise, be how could pitch and felt, two basic materials, be advertised profitably? They might have been struggling you had not one of the men who was working on the problem come down with malarial fever. A doctor gave this man a prescription for a certain malaria specific, explaining the when Henry M. Stanley went to Africa to find Living stone, the physician of the party, Doctor Warburg, had under the pressure of necessity, worked out this prescription, afterward giving his secret to the world.

"Any doctor can write this prescription, and any dru

gist can compound it," explained the physician.

During the weeks that followed the malaria patiem imagination began to work. "If only a prescription could be written for the roofing business," he thought to himse "If only we could prescribe so many layers of felt and many layers of pitch, laid in a certain way, and sell roofing materials by prescription rather than as merely unbranchmaterials!"

To-day a large percentage of the important buildings all parts of the country are roofed according to a presertion which this man had leading architects and engine of that day work out as a result of that spell of fever. You can mention the name of this prescription to almost a builder or roofing contractor in America and he will know that you mean and can lay a roof accordingly.

Neither the felt nor the pitch has been changed in slightest, yet, thanks to the application of imagination a broad advertising, this firm's brands are now probably largest selling brands in the world, with an enormous go will value. In this case imagination was applied to products; they were combined in a new conception finished roof. Imagination was also applied to peop the fact that the public's ready acceptance of, and faith

rescription extends far beyond the bounds of medicine capitalized. Imagination was also supplied, in the n of a definite roofing prescription for the guidance of lders. In the whole field of marketing there is probably better example than this of the marketing power of an

deas are the coins of imagination. It is with them that must always buy success in marketing, whether one is ing merchandise, morals, or magazines, for, as menned previously, buying is a mental process and the mind rs, not with words or pictures or material forms, but ays with the idea behind these symbols.

n connection with the marketing of magazines, Edward Bok, in his autobiography, brings out the fact that in thirty years as editor of the Ladies Home Journal he nd that the public would respond more quickly to an a than to a big name, and that the most pronounced cesses, from the standpoint of building circulation for magazine, "were those in which the idea was the sole central appeal," such as the simple idea of giving erican women an opportunity to look into a hundred enes to see how they were furnished. This was simply olying imagination about people; and Mr. Bok is authorfor the statement that the idea increased the circulation the magazine by one hundred thousand copies.

Thus may the tremendous power of imagination as elied to marketing be exemplified in many and diverse vs. The man with marketing imagination, if it is based sound psychology, is almost beyond the reach of comoition. Others may imitate him, but his imagination carry him on still farther. He is in the position of the

An Kipling writes about:

copied all they could follow, but they couldn't copy my mind, I left 'em sweating and stealing, a year and a half behind.

one might conceivably "corner" the nation's wheat or

the nation's coal or oil or beef or wool, but there is no we to "corner" imagination; and an interesting corollary that as the prices of other commodities drop, the values imagination goes up, for imagination, "regulated by recity," is to-day the most potent selling aid in the work

### RE THERE RULES FOR WRITING A SALES-LETTER? 1

#### J. H. PICKEN

his article presents some definite rules, based on sound psychology extensive analysis, as to what to do and what not to do in sell—The writer is unusually well prepared to make such an investigation he is engaged in selling by mail, is a trained psychologist, and ecturer on commercial correspondence at Northwestern University.

cs good letter-writing a science? Are there definite printes underlying it which can be stated and put into lictice? Or, when a letter fails, does it fail merely bese of the whim and caprice of the people to whom it sent? And if it succeeds, does it owe its success merely the same capricious motives, which cannot be measured? It study—recently completed—of tabulated returns from wrly forty million pieces of sales-literature (letters, cirars, folders, and booklets) seems to offer convincing of that there are certain fundamental principles which impressful sales-literature follows. These principles have an analyzed and reduced to rules. The rules themetes are stated in this article.

The fact that these rules have been worked out from a reful study of nearly forty million pieces of sales-literated both successful and unsuccessful—is in itself proof at these rules are not mere flash-in-the-pan statements supposed principles. But a still further test has been relied—a psychological and highly scientific test. The proves that the rules are basic, because each one of m, independent of the others, may be so deduced from scentral psychological process—the psycho-physical re-

529

Reprinted from System, September, 1916, by permission of A. W. Shaw pany, Chicago, Illinois.

action, as it is called. The full meaning of these terrand the psychological problems involved, will be clear explained as soon as the rules themselves are given.

### Some Facts to Bear in Mind in Applying the Rur

First of all, bear in mind that the study of the formillion pieces shows that sales-literature, when it is written accordance with these rules, is invariably more effects than when it ignores them or fails to take them proper into account. The same is true of collection and adjument letters, and very largely of advertising in gener for after all these are only specialized forms of salliterature.

It does not follow, however, that sales-literature writt even with expert application of these principles of corr spondence will invariably be successful. The most the can be said for such literature is that it has a good fightic chance. Under normal conditions, and to well-chost trade prospects, it will succeed. Under adverse contions, such as the outbreak of war or any more or letransient social excitement, failure may result.

Furthermore, a letter or advertisement may succeeven though it contradicts one or more of these principle. But this fact does not shake the principles themselves Such a letter would be more successful if its faults have been corrected. This truth has been proved by experiments.

## THESE ARE THE SIX RULES FOR GOOD SALES-LETTER

The rules, which apply rather to the thought than the way in which the thought is expressed, are six in nuber. Any one who has to judge the value of a businletter before it is mailed will find in them tools far me significant than his own individual preferences or dislik

1. Never assert in any way in your letter that which debatable or untrue. In other words, never give the pre-

ery sentence and every paragraph are to be so written at the prospect must admit their truth. There is a dany, for instance, in saying "You are a busy man," or "You we seen our letters." You do not know these facts for tain. You can get around the difficulty by adding bubtless" or a similar qualifying phrase, which makes ur sentence absolutely true.

The significance of this principle will probably not come entirely clear, however, until we come later to the derlying psychology of the matter. The same is true,

part, of the five rules following.

2. Never check or interrupt the steady flow of your pspect's thought. An ambiguous statement, or a state-int that has not been introduced logically earlier in your ter, does just this. Do not allow these "breaks" in ur letter. In the opening paragraphs, express or imply erything that the letter as a whole is to contain—every a it is going to convey to the prospect's mind.

3. Make your letters easy to read. A Western sales ace shortens this statement, and says, "Use a whip." ie idea is simple in practice, because all you have to do to break your letter up into many paragraphs, separate long or tedious paragraphs with contrasting short and

y ones.

# How Can You Make Your Letters Look Easy to Read?

But take care to have these short paragraphs packed th significant meaning. When an engineer is contructing an automobile road up a hill, he does not usually eke just a single gradual incline. First he has a rather cep incline, then a flatter incline, in order that the driver my let his machine gather new momentum for the next cep incline; and so on to the top.

Solid type on a page is, to the average reader, like a rgle long incline to the motorist. Short paragraphs,

on the other hand, serve as rests and keep the reader interest alive and active.

4. In every letter, give or imply all the facts about you proposition that the reader could possibly want to know Perhaps a better way to put this rule would be: make clear, either by what you actually say or by what you imply, every service that your proposition is capable or rendering the prospect.

In practice, it usually works out that the prospect satisfied after he is sold on some one point which happer to interest him most, all the other points being more or les distinctly grouped and valued equally with this one satis

factory point in his mind.

Slogans in advertising often illustrate this rule. Take for example, "The Prudential has the strength of Gibrattar." This slogan makes a direct assertion. But, in addition, it indirectly implies that the concern in question has all the virtues of any other concern. The complete assertion is, perhaps, "The Prudential has all that the prospection possibly find in any other company, and in addition it has the strength of Gibraltar."

This, at least, is the effect on the reader. So the slogarests forth, partly expressed and partly implied, the fu

service toward which its promoters strive.

It is precisely in this sense that the fourth rule is to be understood. In a letter, the host of particular service that the proposition will render the prospect can, in similar way, be grouped in larger and larger classes, unta paragraph or a sentence, or even a single word, with connote all of them.

5. Avoid confusing the prospect by presenting to him series of propositions from which he must make a selection Avoid choice offers, in other words. The reason for the rule is a matter of psychology and will be discussed late Meanwhile, there is one qualification to the rule: the may be cases where the writer will find he must make sucoffers.

It remains generally true, nevertheless, that an appear

rade on one issue alone is more effective than an appeal there the prospect has to make a choice. This can be toved by any one who cares to experiment. The way avoid choice offers is a "list problem"—divide your prospects rather than your offer.

# Positive Benefit Described in Your Letter Will Usually Increase Its "Pull"

6. Make your letter portray advantages to be gained, estead of evils to be avoided. Be positive, rather than egative. In the business world it is perhaps easier to extreaten and scold than to be constructive, just as it meetimes is in the nursery. But the best results come then you think out some positive benefit your prospect rill receive when he does what you want him to do.

These, then, are the six principles. They cover the caportant aspects of letter-writing. An explanation of e psychological processes on which they rest will help

nake them clear.

The underlying principle from which the six principles ay be deduced—a principle which every letter-writer will do well to keep in mind, is called the psycho-physical

mocess or reaction.

In practice, to be sure, every sale, collection or adjustment, from the point of view of the prospect, is a complex pocess involving possibly hundreds of subsidiary psychopysical reactions; but it is not necessary to go into that. It is enough to regard each one of these series of processes only as a simple combination of three elements:

r(a) Nervous currents running into the brain (stimulus).

(b) Brain excitations.

(c) Nervous currents running out from the brain (dis-

marges).

All this is physiological. There is, in addition, the conciousness which accompanies the brain excitation but is not a part of it.

o' To touch a hot object, for example, to feel the heat, the

pain, and to withdraw the hand, is a psycho-physical reaction. So also is the experience of seeing an object and recognizing it as a book or a picture. So also, every if in a much more complex form, is the act of receiving opening, reading, and answering or throwing away a salest letter. This last action, to repeat, is, as a matter of fact, whole series of psycho-physical reactions; but for the present purpose it may be considered a single, simple process.

Now, what has all this to do with the simple, every-day necessity of writing sales-letters that will get orders? Just this. It follows that every word and sentence in you letter, circular, or advertisement, should seek, first, the start one of these psycho-physical processes; second, the build it up slowly and carefully by degrees until the brain excitation is sufficient to break over and permit the thing element in the process to result in a discharge in favor your proposition.

When that happens a sales-letter results in a sale; collection-letter brings a remittance, or at least a response an adjustment-letter successfully handles a complaint.

So it is successful strategy to put into the sales-lett; whatever will hasten the development, and increase the extent, of this favorable brain-excitation (and the corresponding mental ideas and feelings). On the other ham bad salesmanship puts into the letter something that hi ders this favorable psycho-physical process, or cuts of such a development entirely.

This, then, is the psychological background. Some per ple balk at the word "psychology." They apparent believe that big words hide little ideas, and theory forget practice. Well, let us see what these psychological principles have to do with the six rules given above; how the help the development of something like a real science business correspondence; and how, finally, such science will help you and me to write letters that bring a high percentage of returns.

Take the first rule. It asserts, you will remember, the under no conditions should your letter contain a sta

nt which the prospect can deny. One apparent excepn to this is the case where the correspondent may feel is absolutely necessary to assert something which his despect might deny. From the point of view of the whole ter, making such an assertion may be all right. This despecially true if you can make several assertions which the prospect must admit, leading up with them logically the assertion which you fear your prospect may deny. It is the does deny it, he must confess himself at fault maying admitted the previous assertions. A strong close by often be developed by such handling.

rechologically—when a prospect comes across a sentence cassertion that is not convincing? At once there arises this mind a conflict, which is in reality an antagonistic recho-physical process. The very existence of such a process, however slight, is a detriment to the letter's conces; it hinders the development and completion of

first favorable process.

Only one idea can occupy the prospect's attention at or one instant, and when two or more ideas are pressing ty pull against one another. The stronger the antagotic process is, the less opportunity is there for the salester to succeed. In psychological terms, the favorable excess is crowded out; no "discharge" is possible. In cry-day terms, the prospect does not mail the order

want him to.

This is the reason why the letter-writer must use exome care to put in the mind of the prospect only such as as he wants to have there, and why he must guard at inst letting in ideas which are opposed to his purpose. The prospect is only too liable to let these suggestions are into his consciousness, without your suggesting them. If an apparently harmless phrase often has an unsusreted "kick" to it, the importance of choosing writers who constructed naturally tactful, and then training them to know the tw-point of their readers, is evident. GOOD LETTERS KEEP THE PROSPECT'S MIND AIMED AND THE FINAL THOUGHT

To keep out of the reader's brain any process other than the one you wish to foster is not enough, however, to advance this desirable process. The ideas the letter must actively excite his brain in the desirable direction.

So you must put into your letter as much "meat" "stuff" or "punch" as possible. If these word-imagare properly chosen, they will pull up hosts of other a sociated images. These are all valuable in building the favorable process toward the point of discharge.

There may be danger here, however. To guard again it, the second rule of correspondence comes into plantar rule, you recall, is not to allow "breaks" in you

letter.

By "break" is meant any unusual phraseology whistops the prospect's flow of thought, or any new thought or idea which is unexpected because it has not been implied earlier in the letter. It is obvious that when such a break occurs, the mental process you have been striving to but up in your prospect's mind is broken down, and a mean process has to be built up. In other words, you have start all over again to sell the prospect, if you make break of this kind. Naturally, this works against you success. It is like throwing water on a fire you are tryit to make burn.

The first two rules are negative. They point out gradangers that always confront correspondents. They in cate the means that may be used to avoid retarding psycho-physical process that is to terminate in the state collection, or the adjustment.

What are the positive things that help the process ale—accelerate its development? The third rule is the

swer: "Use a whip."

This principle should be understood in a double set On the one hand, it has to do with the physical str e of the letter. The letter ought to look easy to d. It should be so worded and paragraphed that it easy to read, for solid type is uninviting and hard on eyes.

But there is, on the other hand, a psychological as well a physiological reason for the rule. In exactly the he way that a whip stirs you up if you are hit by it, the thought in your letter ought to stir up your proset's mind. And snappy paragraphs always have this finite value if they summarize what has gone before, and spare for what is coming. They are psychological livel grades" like those that help the motorist on a steep—a kind of mental breathing place. It is a significant that the most successful letters out of the forty milth had these "whips" in the largest number.

t may be added, in passing, that the psychological mip" can be present in a letter even if the short, sharp

ragraphs are not used.

## THY IT OFTEN PAYS TO MENTION A NUMBER OF FAVOR-ABLE SELLING POINTS

The fourth rule, like the third, is positive. I will repeat for the sake of clearness: In every letter give or imply of the facts about your proposition that the reader could

dsibly want to know.

The idea, of course, is to make the amount of favorable in excitement, and the mental excitement as well as ge as possible. The more excitement there is, rememif, the greater is the likelihood of the favorable discrege you wish for. In other words, if you get your man worked up, you are more likely to receive the order. So, if you get the interest of a prospect at all, the greater number of favorable points you can bring to his attention the better. The limit of this policy, plainly, is the implete service your proposition can render. So this firth principle is not merely helpful—it is basic.

Some "Tricks of the Trade" That Will Usually Help Your Letters

In this connection there are a few incidental helps for correspondents which are perhaps worth noting here. For example, whatever serves most to develop images helps your letter. Nouns, therefore—as many of them possible—are good. They represent objects or thing and these always induce images.

The right use of adjectives helps also. Adjectives or always be used to qualify nouns, or to give the meaning a novel twist or limitation. Indeed, one successful correspondent says, "It's adjectives that put the punch in

letter."

Repetition is a third means. Judicious restatement any thought, if not carried to the point of weariness, effective. Especially valuable is it when prospects a likely to be skeptical about your proposition. In loaning money, or in selling bonds or real estate, for example, whenever an important point has to be emphasized, the rule applies.

Regarding the fifth rule, it has always been pointed of that it may not always be possible to avoid offers involving a choice. Take the catalogues which mail-order house, for example. Many of the articles listed could not be advertised separately, because of the relatively green expense. This is one case where it is not possible to follow.

the rule literally.

But in general the rule proves true, psychologicall Only one process can occupy the prospect's attention one time. It obviously follows that a choice proposition requires consideration first of one offer and at a lat moment of the other. In order, therefore, to consider two or more propositions the prospect must continual be shifting his attention.

Furthermore, when the final moment of choice com and the prospect weighs the various propositions you ha put up to him, a new law of psychology comes into pla his law brings out the fact that neither idea can become clear and strong as either one of them might become itself. The rule has been proved in practice as well as psychology, for sales-propositions with choices and witht choices have been tried out, and-other things being ual—the choice offer never does so well as one allowing choice.

The last rule is slightly different from the others. You Il recall that it suggests portraying in your letter advanges which the prospect will secure if he takes up with ur proposition, rather than portraying evils he will

foid.

Psychologically, what is the reason for this rule? A implete explanation would call for a lot of technical araseology, but a brief outline will suffice. Feelings, as ell as mental images, are correlated to brain states. And, bughly speaking, pleasant feelings occur when the nervous rrents running out of the brain discharge into the muses of the body which cause the limbs to open or extend the extensor muscles. Unpleasant feelings occur when te nervous currents discharge into the flexor musclesre muscles which cause the limbs to close.

### HY IT PAYS TO MAKE YOUR LETTERS POSITIVE RATHER THAN NEGATIVE

Every-day illustrations of this fact are numerous. "The Jad hand," for example, is an open hand—open because re nervous discharges are going into the extensor muscles. n the other hand, clenched fists, a drawn face, and a couching figure, are almost certain signs of the opposite and of feelings.

In general, these two kinds of feeling denote, respeclively, the two attitudes which we call positive and negave. And a positive letter is one that induces pleasant ielings; a negative letter one that induces unpleasant

ielings.

The positive letter pictures desirable things which may

be secured by the action suggested in the letter. The negative letter speaks only of undesirable things, which are to be avoided. Good salesmen, perhaps unconsciously know it pays to be positive. Before they try to sell a man they make an effort to get him in good humor.

The whole point, of course, is simply that when you work from the negative angle you encounter resistance, due to the contracting attitude, which you have to overcome

before any favorable action is possible.

And, of course, writing a check or signing an order is : favorable action, accomplished only when the attitude in positive and discharges are going into the extensor muscles Forcing an order from a man, of course, might be an exp ception. But you cannot force orders by mail—they mus-

be earned by carefully-built persuasion.

So much for the six rules of good letter-writing and their psychological background. Each man, of course, wil state the rules in his own way. Perhaps the whole subject simmers down to the old proverb, "Don't rub a cat" fur the wrong way"; and its corollary, "If you want the car to purr, rub his fur the right way." The six rules serve as guides that show which way to rub.

### THE LANGUAGE OF ADVERTISING DISPLAY 1

#### FRANK ALVAH PARSONS

Frank Alvah Parsons (1868-), lecturer on art, is the author of everal books which attempt to establish the "fundamental relationings between advertising and the other arts with which life is concerned, between the human mind and any part with which it is sociated, and between visualized ideas and the language in which hese ideas may best be expressed." These include "The Principles of Advertising Arrangement," "Interior Decoration: Its Principles and tractice," "The Psychology of Dress," "Art: Its Principles and Pracce Applied to Modern Life," "Advertising: Its Principles and Pracce," and "The Art Appeal in Display Advertising." The last, from which the following selection is taken, points out the relation between "visualized ideas and the language in which these ideas may be best expressed."

THE best way to learn a language is to practice it; the worst possible thing, however, is to do so incorrectly, until he habit of wrong usage becomes fixed. This is true for least two good reasons: first, "practice makes perfect," ease and fluency are the result of repetition, until there is a conscious effort in the right use; second, correct associations are much more easily made in the concrete than the abstract.

In the first place, the habit of doing a thing wrong once established makes doing it right tenfold more difficult than if it had not been done at all; and second, one gradually becomes immune to the right and, having practiced the wrong long enough for it to have become a habit, the is numb to the normal appeal. The language of advertising display is no exception to this rule and in many trays illustrates these facts more plainly than other language forms.

Reprinted from The Art Appeal in Display Advertising, by permission Harper & Brothers.

As we have seen, advertising display, like other arts, il a matter of ideas and their best expression in materia form, a form in which the precise idea of the creator of the display is communicated to his audience in the clearest most attractive, most economic, and most pleasing ways To do this well one must not only be a business shark, bee sides having a thoroughly intelligent knowledge of every element of display at his disposal, but he must know how other people will interpret what he has to say-i.e., he must be as certain as possible of what is the normal reaction to each element of his display, both as to meaning and as to what sort of thing really does attract the people he wishes to reach. Display, then, as a language, must first be seen as to its possibilities in expressing ideas, and second as to its choice and arrangement (layout) from the point of view of its power to attract, interest, and stimulate to action through its appearance. Display, like a human being, makes its appeal both to the intellect and to the emotions—i.e., through both reason and feeling, the importance of the latter being underestimated, no doubt, by the so-called practical temperament.

It is a common error to think of words as about the only worth-while symbols with which to convey thought, while after all, they are the most arbitrary and the most abstrac of symbols and probably (except in the case of the mos ordinary ones) convey meanings differing considerably according to one's habits of thought as well as intelligence and cultivation. Even to the most gifted and learned words are pretty inadequate when it comes to reaching the sensibilities in many of their most important phases Who has not been stimulated to immediate action by music, a wonderful picture, the color of an object or it textural feeling, when any amount of word description would have resulted in lost effort and lost time? It doe not take much imagination to multiply examples unt words, even if one speaks several languages, seem inade quate if subtlety of quality or the larger and more general emotions of man are concerned.

People have been moved to do strange things under the fluence of a glorious sunset, a well-acted play, an emonal serenade, or the charm of perfect form, such as is bretimes found in Greek ornament, sculpture, or architecture. These things would seem to establish clearly the apportance of looking carefully into as many as possible of the symbols composing the language of display, if its se in advertising is to reach any considerable share of the points of appeal essential to supply the needs even of

ne most ordinary human being.

Perhaps it is as well here to classify in a general way the dements at our disposal in our study of display in the robable order of their importance to the average man: opy, illustration, color, arrangement, period art, texture, nd type-face forms. Of course we realize that any clasification as to importance is dangerous, for people differ adically, individually, racially, and in other ways, so that t is hard to say anything with certainty in this matter. 'hen, too, much depends upon what message is to be riven, what reaction one expects, and whether the emotions r the intellect are the chief point of contact. Certain, rowever, are we that all these elements exist for our use, Ind it is distressing to see a good strong appeal in words neutralized by the wrong appeal in color or in any other ymbol form. Correct usage of language forms means first complete acquaintance with them.

Although words cannot best express everything, they cre the means by which we consciously convey (or attempt (o) a pretty large share of our thoughts to others; hence the importance of copy, unless one is familiar enough with

che other symbols to use them intelligently.

With the general or specific rules for writing copy we are not particularly concerned here, only that it shall be so conceived as best to express the message to be conveyed by the display. Authorities and laymen differ as to the economic or other values of coining grotesque and queer twords and phrases, of inventing astonishing idioms, in whort, of isolating advertising English from all other Eng-

lish, as an appeal to the American love of the odd and curious. One needs to become acquainted with the people of other countries a bit to see whether we may not already be sufficiently developed in this particular line. "It takes all kinds to make a world," so it does to make up a first-class circus, but one may, at least, after thought, choose which particular specimen in the menagerie he is willing to represent as a steady thing.

If special interest in the form of the copy is irrelevant to our subject, except that it shall express a certain amount of taste, its arrangement, like that of all other elements used is of the utmost importance, and it will be treated with the other elements in detail under the subject of the Prin-

ciples of Arrangement.

The hectic way in which every publisher demands illustrations to all sorts of matter he is to bring out is based on no idle fad or fancy. The reason is inherent in human minds. In the first place, pictures are a universal lan-They convey practically the same fundamental idea to all who see them, whatever the nationality, creed or social state. They do so, moreover, when correctly used, in a clearer, more subtle, more dramatic, and perhaps more forceful manner than words can, and are, therefore, more interesting in their appeal. The publisher knows enough, too, to understand that the public visualizes badly, and that pictorial language is of the greatest help in getting a message before them in an interesting concise, and pleasant form. The elemental value of illustrations is either sensed or known by the advertising coterio without, however, any great general knowledge of picture themselves, the subtleties that can only be known through intimacy, and the psychology of their finer appeals. Nex to color they are the most irrelevantly and thoughtlessly used of all display elements.

The first value of the illustration is its power of sug gestion, and suggestion is more potent than fact to mos of us, for when we act on suggestion we do so generally under the impression that we are doing so wholly under ur own initiative, and are pleased accordingly. If, howver, the suggestion is misjudged by the maker of the dislay, irreparable wrong has been done. For instance, the ex appeal seems to have been supposed to be so alluring and hypnotic that a cut of a pretty woman, with certain juggestive emphasis, would not only interest everybody, ut would stimulate to action, and furthermore, that ction would be to buy forthwith any article named in the d., ranging in time from the cradle to the grave and in ubstance from breakfast food to pig iron. Continually arping on the "power of appeal" they never for a moment ask to what they are appealing, why or where the appeal vill lead the mind, whether toward, or away from, the bject to be sold. One can't expect the public in general o visualize the desirable qualities of tapestry bricks expressed in terms of sex appetite. The mental processes are not only too intricate, but too diverting. Besides a enowledge of picture language it takes reason and judgment to select, if only from this one point of view.

There are many other points of interpretation to be dealt with under the special subject of Illustration, but may we be pardoned if we speak of one more, even in this brief introduction to display as a whole. A second chief nunction of pictures is to express the idea artistically, that s, in good taste. People soon get tired of having every real-estate proposition, for example, picture the five-room bottage, with a green lawn, a tree or two, mother in the cloorway with baby in her arms, little Nellie skipping down she path to meet father, as he almost leaps toward this naven of perfect bliss, where mother does the housework and never gets cross or untidy. There are certain things people take for granted, and it is not good taste, it is cheap and common, nakedly to parade the private human emotions until they are so hackneyed that even the most prazen and the most sentimental are weary of them. There are other points of appeal that quickly present themselves even to the semi-intelligent. Sentimentality if encouraged soon becomes a disease, greatly narrowing one's conception

and enjoyment of life. The science and art of advertisings is not furthered by catering to and trying to cultivates only the cheapest that is in us. Happily the most scientific are getting to see this. Coupled with this tendency, there is no doubt present the disgusting love of unimportant, unattractive details, the same that prompts the representation of every scale on a fish, or every minutest factor concerning a dish of baked beans, taking it for granted that the public has no imagination, until they are finally, forced to lose what they have through absolute disuse.

All pictures are not art nor all illustrations efficient ones, any more than every boy that wears a blouse is a sailor.

Primarily the eye sees color only; that is, all ideas gained through the sense of sight are because of color relationships, the term color, of course, including black, white, and the tones of gray. Since in the normal person probably more than 60 per cent of all the impressions taken into the mind through the senses come through the sense of sight, color is obviously one of the most important of all the language forms, and habits of wrong usage, or of abuse of any sort, soon nullify its force and put the individual beyond the power of normal color appeal, thus shutting the door to one of the world's most important sources of information as well as of enjoyment.

The process of associating color relations in the mind, and the form combinations that consequently result, is a subject for later treatment, but it is plain that color is so closely allied with everything we see and use about us as to be accepted through habit in any form it presents itself, without the investigation or the knowledge that most other language forms call forth. This is a pity, because color is a subtle thing and its power for truth or beauty lies in one's intimate acquaintance with, and thorough knowledge of it.

Next to the realistic dramatic quality of a picture, color certainly makes the most general appeal. Quite possibly its appeal is even the most universal. Innately all norma human beings love it, and, like most else they like, the Il have it in one way or another, right or wrong; but it remembered this fact does not prove that they would to use the right with good grace and better results were ever presented to them for choice. It is a common error declare that this or that is "too highbrow" or "too fine fuff" for a particular class or kind. It is well to remember that it is not always safe or prudent to judge everybody of oneself. Personal limitations do not become general riman qualities simply through one's desire to make them so.

The way a person reacts to color is a matter of two tings mainly: his nature or his normal instincts, and his raining. Nature may be so suppressed or perverted as to cem to be inactive in this as in other fields. If one is effering from the cold and is presented with a choice becreen two thick woolen wraps, the one a dark, rich red, the other a light, clear blue, he instinctively takes the red, because from the beginning of time red has been associated in the minds of his ancestors with fire, blood, and other vitalizing elements of nature.

If one is confined in a room with little light, no sun, and external outlook, and he be given a choice between 12ht-yellow walls or dull, dark gray, or blue ones, he also estinctively takes the yellow, because of his inherited and ersonal associations with the sun and other light-giving and cheerful qualities. On the other hand, if he had been the Egyptian of the dynasty of Rameses II he would have needed from the thought of yellow, since by training he would have been made to interpret yellow as the symbol is sin, famine, and bondage. Thus may nature or instinctive feeling be suppressed by arbitrary dictum, and untitural reactions take the place of natural ones.

Moreover, if any one color tone or set of color tones is constantly presented to the mind it accepts them in the time way; at first perhaps reluctantly, then with tolerace, finally embracing them as completely satisfactory, see sense being perverted, the natural reaction suppressed, and a counterfeit state of mind created. It is the mission

of modern interior decoration to create in our homes color environment whose silent influence (being in according to the laws of harmony) shall aid and abet the development of the normal color instincts of man, and it is recommended that the mission of advertising to destroy what is being done nor is it good policy to try to do so, for there is a very close relationship between advertising and all of the objects that go to make up what is known as a home. The fairly intelligent public are beginning to understand this, and the expect intelligent results in this field.

The relations between advertising and clothes or the other necessities and luxuries of life are as apparent as an those with the house, and the necessity for a commounderstanding between those who create clothes and the pictures of them, those who advertise them, and those who use them, is daily getting more vital to the success of

anybody concerned.

The idea of "Period Art" as it relates to the language of display is so tremendous and so complicated that the task of introducing it as an element at this point seems ex tremely difficult. An understanding of the subject mean a knowledge first of the people who have lived and ex pressed their lives in the periods under discussion, and this means an intimate knowledge of history. Motor cars an telephone booths are externalized art objects of this cen tury, made necessary by the needs of our time. The per fectness of their functional qualities and the harmony of form, color, scale, and texture, that they express, are th measure of their art quality. Undoubtedly all will agre that they function much better than they look, as in fac do most modern creations. This one-sided (or so-calle practical) phase of art is well, but the fact that people ar always seeking ornament or ornamental details of other periods with which to (as they think) further beautif what they have made, is proof that complete satisfaction is not found solely in perfect function.

The growing desire for the harmony found in the work of other times is the reason for some of the hectic attempt adapt every period, from the Gothic twelfth century to fall of the French monarchy, in such matters as talking chines, music boxes, telephone stands, and clothes. e fashion of adapting these ideas in architecture and in

niture is too well established to require mention.

Gothic art was the natural expression of the Middle

es, when the somewhat primitive overwrought imaginan was struggling with the problem of spiritual dominan over material and casual things. It is essentially tritual and mostly religious and symbolic. Its peculiar arm is the result of a state of mind so unlike the present at interpretation of it is difficult, not to mention its titimate use. To create billiard tables, build music exes, and design the façade of the "house of mirth," in s style passes the grotesque; it is well-nigh blasphemous, of generally in such wretched taste that words fail, pargularly when the motifs are so distorted in form and ele as to suggest either the modern Dutch feeling or mething as yet unnamed. What can be the fitness in s, or whence the beauty, is a question unanswered. Art screation, not copy, even if copy both of form and of nling were possible.

It is not so much in the structure of period objects, hower, that advertising is concerned as with its ornament, all with the general feeling of harmony that results from

ht use.

rUnhappily the craze for unique borders and initial letcs seems to be growing, lamented by intelligent people to know the meaning of historic ornament, who created

dwhy, and the qualities for which it stands.

We still find certain firms who insist on surrounding the revertising display of either their classic or Victorian wares h a Gothic border, the frame and ornament of a proque mirror, or the rocaille motifs of eighteenth-centry. France. The inconsistency of trying to make in-n-a-r-y spell alligator does not seem to need lengthy colanation, but the ignorance expressed in trying to make relassic motif spell Baroque or a Victorian one spell

Louis XV needs more than explanation. It demands cut tivation for interpretation. One thing in this connection is certain, the less period ornament is used the better unless one is certain of its meaning, its feeling or atmosphere, and whether its use really results in a decoratively attractive thing. What constitutes decoration is a master of taste, no doubt, but bad taste or no taste at all master of taste, no doubt, but bad taste or no taste at all master of taste, no doubt, but bad taste or no taste at all master of taste, no doubt, but bad taste or no taste at all master of taste, no doubt, but bad taste or no taste at all master of taste, no doubt, but bad taste or no taste at all master of taste, no doubt, but bad taste or no taste at all master of taste, no doubt, as it does in his manners. And, further, it is based on the value of one's merchandise is not strengther one of the value of one's merchandise is not strengther of the value of one's merchandise is not strengther of the value of one's merchandise is not strengther of the value of one's merchandise is not strengther of the value of one's merchandise is not strengther of the value of one's merchandise is not strengther of the value of one's merchandise is not strengther of the value of one's merchandise is not strengther of the value of one's merchandise is not strengther of the value of one's merchandise is not strengther of the value of one's merchandise is not strengther of the value of one's merchandise is not strengther of the value of the val

The sense of touch has been called "the handmaiden sight" because of their close association in acquiring a fur concept of an object. With many persons this sense very acute and with others the association between the qualities that belong primarily to touch, and the sense sight is never thoroughly made. In both cases the individual almost unconsciously depends on touch to establish

these qualities.

We find people feeling cloth in the shop to ascertain it degree of firmness, softness, weight, and the like, though apparently they can see all there is to see. They appleased or not according to the feel, and probably buy reject for the same reason. A person who has fully established the association with sight will decide without a tually using the sense of touch, although his conception of the qualities he senses was originally obtained through touch.

With us all, the qualities contributed through this sen are important, and the appearance of textural harmon with the idea to be conveyed is essential. Burlap may madesirable curtains for a log cabin, but its texture is hard in accord with the white-enameled woodwork of an Adaroom, a Persian silk rug, and satinwood furniture. It fe wrong.

A booklet explaining the delicate, subtle, and dair

alities of fabric carries full conviction only if the same alities are embodied in the paper stock. On the other nd, it does not require that the booklet shall be tied gether with a light, soft, pink silk string and tassels, to press these qualities. It is rare that an occasion, stuffy, ssy, or dinkey enough exists to require any silk string in e binding, and this occasion is not furnished through a eatise on machinery or furniture. Textural consistency important both in conveying ideas clearly and in exessing taste.

Typography has been discussed pro and con with sufient effect to awaken considerable interest in the possitity of styles in type, to convey certain definite ideas. this is unheeded still by many it is most likely due to vsical limitations in stock, high cost of production, and vet a not-too-clear power on our part to visualize qualis in commodities and to match them with the same alities in type forms, rather than to any indifference in

e matter.

Tradition, the fiercest enemy of progress, is still strong this field, though, and the expert technical printer seems is willing to take advantage of this element of display ran are the advertising men or their clients. Traditions hard, but there is all the difference in the world still otween the qualities of feeling in the Roman, the Della obbia, and Old English types, for example, as there is otween those of other well-known varieties. If there is plue in analyzing commodities for qualities to be adver-Led, there is equal value in analyzing possible display rements for the best ones to express the qualities of the lods to be sold.

Let us recall anew at this point the fact that the design ladvertising display includes two quite distinct processes td that so far we have discussed but one of them. The ist is selection, but arrangement is equally necessary to an

requate layout of advertising display.

In naming and establishing the elements of display rlled copy, illustration, color, period art, texture, and

type faces, we have endeavored to see each as a distinct language of symbols calculated to express, if wisely set lected, exactly what the creator of the ad. desires. This entails first, of course, a knowledge of each language form to be used.

The second process in the making of display appeal—that of arrangement—is known as design, composition, or layout, as the individual is accustomed. Just as in literature it seems well not only to know the meaning of a good many words, but to be able to put them together in sent tences, paragraphs, and themes, in the best way, so it is in display layout. It avails little if the motifs are well chosen but badly and illegibly or illiterately combined.

It is well known that the mind grasps more easily a concept in which the elements composing it are thoroughly organized and systematically arranged. Where there is no system, chaos reigns, and the mind cannot, with any ease or clearness, select and arrange the ideas in sequence, while it strives to get the meaning and to react to it. In literature and in music organization or arrangement is fundamental; in architecture and in painting essential; in business it is vital; and in advertising display it is supremented for in no field of expression is there greater need for economic foresight, from all points of view, than in this one it makes for economy in time, in work, in materials, and in mental effort. The principles of arrangement exist for this reason, and they function only to this end.

We are a land of extremes: the highest buildings, the longest bridges, the richest men and the most of them, the dressiest people (if not necessarily the best dressed). What wonder if we try to put more material into one advertising space than ought to go into three? It is our habit to over do. This very characteristic makes still more imperative the assistance rendered by a perfectly designed piece of display, for the more things there are to throw around, the greater the disorder may become, and then the straightening out process becomes correspondingly more difficult

Perhaps the best known and the most talked of, of the principles of arrangement, is Balance. Architects, erior decorators, clothes designers, "commercial artists," d finally the advertising genius, have got hold of the me. Some of them have felt its force and applied it elligently, while others still have sought to apply it fidly, in literal form to every condition, circumstance, d problem, and have found it difficult to do so. Finally. by have tired and thrown the idea into the discard.

Balance is that principle by which attractions are equaled and through which rest and repose are obtained. It simple to see that some of this element is necessary in kulating life in general—our work vs. our play, our inteltual activity vs. our emotional display—and in our food nd our amusements. In short, the principle is a part of and its presence in advertising display is essential to me arrangement, or correlation with the other activities life, and to good taste. None of these things can in any y lessen the efficiency of display. On the other hand a refect balance of parts always would admit of no empasis and would make a sequence difficult if not imposde. If this is so, it is equally certain that a radically sbalanced unit is too uncertain, distracting, loose, and seconcerting to admit of ease in understanding; too noisy rd muddled to invite consideration, and in too bad taste carry conviction.

Principles exist for definite purposes; each principle of rm has relationship with all the others; practice in using rem, with discretion and intelligence, adds another vital ce to one's equipment for efficient service and to his own derstanding and enjoyment as well, not alone in the field advertising display, but also in the more general expres-

ns of life.

Advertising is an art because it is a process of expressing eas for the benefit of others, or, simpler still, the expreson of ideas for use.

Display is the language through which these ideas are

expressed. The art quality of the expression (or of this display) is measured by the degree of its efficiency in getting results and by the ease, charm, taste, or agreeablenes of manner with which this is accomplished.

Advertising display is expressed first in words; these are the same words that men use to convey other ideas. Whe should not similar ideas in advertising and in any other walk of life be expressed in the same words? Blatam idioms and senseless dialect are not essential to adequate expression, nor are they agreeable or more easily under stood.

If the colors we must use in advertising display are the same as those we use in housefurnishings or in a picture why should they not stand for the same ideas and be used with taste?

Would it not add something, and at the same time simplify matters a great deal, if ornament and objects of period art could stand in this subject for the same idea that they represent in architecture, clothes, and other arts?

Does not the same sense rebel at using heavy marbleized paper in exploiting delicate handmade laces that recoils at the thought of denim draperies over fine silk-net curtains. A feeling for harmony in texture is an element in sensing the general fitness of things.

Why are not type styles quite personal and individual shapes, sizes, and line creations, and therefore capable of expressing each its particular qualities of refinement, solid ity, or austerity? Have not the principles of form stood the test of ages in all matters of composition or design among civilized peoples, and unconsciously, no doubt among the uncivilized, before they became immune to natural reaction through bad usage?

There can be but one answer to all three questions, and the same to one of still greater importance. Since all of man's ideas proceed from the same mind, is it not well to organize that mind through association, and thereby sim by and assist, so far as is humanly possible, its normal bulses and processes, considering how the mind works, king to know the principles governing the use of matets employed in expressing ideas, and relating advertisto the other forms of life activity as closely as possible?

#### **LETTERS**

The letters that appear in this group are not representative of business correspondence. They were, for the most part, written by literary men. Nevertheless, the student of business learns from them that business and friendship may go hand in hand with advantage to both that business letters are not less effective because their style has literary qualities, and that a bit of revelation of personal traits—of humor or sympathy or indignation—adds interest even for the prosaic business man. The reader will note, too, the directness and conciseness of most of these letters, the absence of the stereotyped phrase and the aptness of the diction.

Samuel Johnson (1709-1784), the famous Doctor Johnson of Bos well's "Life," was one of the great figures of the eighteenth century. When he began the task of writing a dictionary, he was hampered by poverty and obscurity and hoped for the assistance of Lord Chester field (1694-1773), a distinguished writer and statesman now remembered for his "Letters to his Son." But it was not until the work was almost completed that Chesterfield showed interest. Dr. Johnson rejected the proffered assistance in the letter that follows. The dignity and strength of the style are notable.

SAMUEL JOHNSON TO THE EARL OF CHESTERFIELD

February 7, 1755.

## My Lord:

I have been lately informed, by the proprietor of *Th World*, that two papers, in which my Dictionary is recommended to the publick, were written by your Lordship. To be so distinguished, is an honor, which, being verilittle accustomed to favours from the great, I know no well how to receive, or in what terms to acknowledge.

When, upon some slight encouragement, I first visited bur Lordship, I was overpowered, like the rest of manned, by the enchantment of your address, and could not rebear to wish that I might boast myself Le vainqueur du tinqueur de la terre;—that I might obtain that regard for hich I saw the world contending; but I found my attendance so little encouraged, that neither pride nor modesty bould suffer me to continue it. When I had once addressed bur Lordship in publick, I had exhausted all the art of reasing which a retired and uncourtly scholar can possess. That done all that I could; and no man is well pleased that have his all neglected, be it ever so little.

Seven years, my Lord, have now past, since I waited in our outward rooms, or was repulsed from your door; tring which time I have been pushing on my work trough difficulties, of which it is useless to complain, and have brought it, at last, to the verge of publication, without one act of assistance, one word of encouragement, or the smile of favour. Such treatment I did not expect, for

meyer had a Patron before.

The shepherd in Virgil grew at last acquainted with

ove, and found him a native of the rocks.

Is not a Patron, my Lord, one who looks with unconcern a man struggling for life in the water, and when he has leached ground, encumbers him with help? The notice thich you have been pleased to take of my labours, had a been early, had been kind; but it has been delayed till am indifferent, and cannot enjoy it; till I am solitary, and annot impart it; till I am known, and do not want it. Those it is no very cynical asperity not to confess obligations where no benefit has been received, or to be unwilling that the Publick should consider me as owing that to a control which Providence has enabled me to do for a tyself.

Having carried on my work thus far with so little obligaton to any favourer of learning, I shall not be disappointed hough I should conclude it, if less be possible, with less; ir I have been long wakened from that dream of hope, in which I once boasted myself with so much exultation, my Lord, Your Lordship's most humble, most obedient servant.

Sam. Johnson.

James Macpherson (1736-1796) was the author of the famous "Ossian," which he represented as a translation from ancient Gaelia poetry, but which Doctor Johnson justly denounced as a forgery Macpherson, a young man, wrote Doctor Johnson a threatening letter which called forth the admirably phrased reply that follows.

## SAMUEL JOHNSON TO JAMES MACPHERSON

## Mr. James Macpherson:

I received your foolish and impudent letter. Any violence offered me I shall do my best to repel; and what I cannot do for myself, the law shall do for me. I hope I shall not be deterred from detecting what I think a cheat by the menaces of a ruffian.

What would you have me retract? I thought your book an imposture; I think it an imposture still. For this opinion I have given my reasons to the publick, which I here dare you to refute. Your rage I defy. Your abilities, since your Homer, are not so formidable: and what I hear of your morals inclines me to pay regard not to what you shall say, but to what you shall prove. You may print this if you will.

SAM. JOHNSON.

Samuel Johnson to Joshua Reynolds, Esq., In Leicester-Fields, London

#### DEAR SIR:

I did not hear of your sickness till I heard likewise of your recovery, and therefore escape that part of your pain, which every man must feel, to whom you are known as you are known to me.

Having had no particular account of any disorder, I

w not in what state it has left you. If the amusement my company can exhilarate the languor of a slow revery, I will not delay a day to come to you; for I know how I can so effectually promote my own pleasure as pleasing you, or my own interests as by preserving you, whom, if I should lose you, I should lose almost the only my whom I call a friend.

Pray let me hear of you from yourself, or from dear iss Reynolds. Make my compliments to Mr. Mudge. I dear Sir, your most affectionate and most humble evant.

SAM. JOHNSON.

At the Rev. Mr. Percy's at Easton Maudit, Northamptonshire (by Castle Ashby), Aug. 19. 1764

ote the directness and simplicity of this letter to an old friend askfor some money in behalf of one in need of assistance.

SAMUEL JOHNSON TO BENNET LANGTON, Esq.

AR SIR:

have an old amanuensis in great distress. I have men what I think I can give, and begged till I cannot where to beg again. I put into his hands this morning great guineas. If you could collect three guineas more, it hald clear him from his present difficulty. I am, Sir, are most humble servant,

May 21, 1775.

SAM. JOHNSON.

thomas Henry Huxley (1825-1895), a famous scientist and writer, the most distinguished popularizer of Darwin's theory of evolute. He was a master of clear, incisive English, as is shown in this ster of advice.

dir Joshua's sister.

THOMAS HENRY HUXLEY TO A YOUNG MAN 1

Hodeslea, Eastbourne, Nov. 5, 1892

DEAR SIR:

I am very sorry that the pressure of other occupation has prevented me from sending an earlier reply to you letter.

In my opinion a man's first duty is to find a way of supporting himself, thereby relieving other people of the necessity of supporting him. Moreover, the learning to do work of practical value in the world, in an exact and careful manner, is of itself a very important education, the effects of which make themselves felt in all other pursuits. The habit of doing that which you do not care about when you would much rather be doing something else, is invaluable. It would have saved me a frightful waste of time if I had ever had it drilled into me in youth.

Success in any scientific career requires an unusual equipment of capacity, industry, and energy. If you possess that equipment you will find leisure enough after you daily commercial work is over, to make an opening in the scientific ranks for yourself. If you do not, you had bette stick to commerce. Nothing is less to be desired than the fate of a young man, who, as the Scotch proverb says, in "trying to make a spoon spoils a horn," and becomes mere hanger-on in literature or in science, when he migh have been a useful and a valuable member of Society in other occupations.

I think that your father ought to see this letter.

Yours faithfully,

T. H. HUXLEY.

Abraham Lincoln (1809–1865) wrote some of the best letters in American literature. Two are here reprinted. One shows the robust commonsense of Lincoln, and the other is an example of his may nanimity. Both are written in his usual masculine style.

<sup>&</sup>lt;sup>1</sup>Reprinted from Life and Letters of Thomas H. Huxley, by permi sion of D. Appleton & Co.

## ABRAHAM LINCOLN TO JOHN D. JOHNSTON 1

January 2, 1851

R JOHNSTON,

our request for eighty dollars I do not think it best to ply with now. At the various times when I have helped a little you have said to me, "We can get along very now"; but in a very short time I find you in the same culty again. Now, this can only happen by some dein your conduct. What that defect is, I think I know. are not lazy, and still you are an idler. I doubt ther, since I saw you, you have done a good whole s work in any one day. You do not very much dislike vork, and still you do not work much, merely because roes not seem to you that you could get much for it. s habit of uselessly wasting time is the whole difficulty; vastly important to you, and still more so to your siren, that you should break the habit. It is more portant to them, because they have longer to live, and keep out of an idle habit before they are in it, easier h they can get out after they are in.

that you shall go to work, "tooth and nail," for somewho will give you money for it. Let father and your take charge of your things at home, prepare for a and make the crop, and you go to work for the best rey wages, or in discharge of any debt you owe, that can get; and, to secure you a fair reward for your rur, I now promise you, that for every dollar you will, ween this and the first of May, get for your own labour, ier in money or as your indebtedness, I will then give none other dollar. By this, if you hire yourself at ten tars a month, from me you will get ten more, making that you shall go off to St. Louis, or the lead mines, or

dacoln's foster brother.

the gold mines in California, but I mean for you to go a it for the best wages you can get close to home in Cole County. Now, if you will do this, you will be soon out o debt, and, what is better, you will have a habit that wikeep you from getting in debt again. But, if I should nor clear you out of debt, next year you would be just as deen as ever. You say you would almost give your place in heaven for seventy or eighty dollars. Then you valu your place in heaven very cheap, for I am sure you can with the offer I make, get the seventy or eighty dollar. for four or five months' work. You say if I will furnis you the money you will deed me the land, and, if you don pay the money back, you will deliver possession. Nor sense! If you can't now live with the land, how will yo then live without it? You have always been kind to mi and I do not mean to be unkind to you. On the contrary if you will but follow my advice, you will find it wort more than eighty times eighty dollars to you.

Affectionately your brother,

A. LINCOLN.

# ABRAHAM LINCOLN TO U. S. GRANT

Executive Mansion, Washington, July 13, 1863.

# MAJOR-GENERAL GRANT:

My Dear General:—I do not remember that you as I ever met personally. I write this now as a gratef acknowledgment of the almost inestimable service y have done the country. I write to say a word furth When you first reached the vicinity of Vicksburg, I though you should do what you finally did—march the trocacross the neck, run the batteries with the transports, a thus go below; and I never had any faith except a gene hope that you knew better than I, that the Yazoo P.

pedition and the like could succeed. When you dropped low, and took Port Gibson, Grand Gulf, and vicinity, I ought you should go down the river and join General looks; and when you turned northward, east of the Big ack, I feared it was a mistake. I now wish to make the rsonal acknowledgment that you were right and I was rong.

Yours very truly,

A. LINCOLN.

Robert Louis Stevenson (1850-1894) was a writer of delightful peral letters, and even his business letters are friendly and informal. e following letter to E. L. Burlingame, editor of "Scribner's Magae," offers to sell a manuscript.

ROBERT LOUIS STEVENSON TO E. L. BURLINGAME 1

VAILIMA (Summre, 1891).

Y DEAR BURLINGAME,

I find among my grandfather's papers his own remiscences of his voyage round the north with Sir Walter, whty years ago, labuntur anni! They are not remarkably od, but he was not a bad observer, and several touches em to me speaking. It has occurred to me you might e them to appear in the Magazine. If you would, Indly let me know, and tell me how you would like it indled. My granddad's Ms. runs to between six and even thousand words, which I could abbreviate of anecites that scarce touch Sir W. Would you like this done? fould you like me to introduce the old gentleman? I ed something of the sort in my mind, and could fill a few dumns rather apropos. I give you the first offer of this, tording to your request; for though it may forestall one of the interests of my biography, the thing seems to me irticularly suited for prior appearance in a magazine. I see the first number of The Wrecker; I thought it went

Reprinted from the Letters of Robert Louis Stevenson, by permission (Charles Scribner's Sons.

lively enough; and by a singular accident, the picture is not unlike Tai-o-hae!

Thus we see the age of miracles, etc.

Yours very sincerely,

Proofs for next mail.

R. L. S.

The following letter of introduction by James Russell Lowell (1819–1891) to Nathaniel Hawthorne (1804–1864) concerns a third distinguished American man of letters, W. D. Howells (1837–1920.)

JAMES RUSSELL LOWELL TO NATHANIEL HAWTHORNE

Cambridge, Aug. 5, 1860

My DEAR HAWTHORNE,-

I have no masonic claim upon you except community of tobacco, and the young man who brings this does not smoke.

But he wants to look at you, which will do you no harm,

and him a great deal of good.

His name is Howells, and he is a fine young fellow, and has written several *poems* in the *Atlantic*, which of course you have never read, because you don't do such things

yourself, and are old enough to know better.

When I think how much you might have profited by the perusal of certain verses of somebody who shall be nameless—but, no matter! If my judgment is good for anything, this youth has more in him than any of our younger fellows in the way of rhyme.

Of course he can't hope to rival the Consule Planco men.

Therefore let him look at you, and charge it

To yours always,

J. R. LOWELL.

The "Letters" of William James (1842-1910), American psychologist and philosopher, are among the most vivid and human ever

<sup>&</sup>lt;sup>1</sup> Reprinted from *The Letters of James Russell Lowell*, by permission of Harper & Brothers.

ten by an American. Compare the following request with a simone by Samuel Johnson on page 559.

## WILLIAM JAMES TO HENRY L. HIGGINSON 1

CAMBRIDGE, MASS., Nov. 1, 1902

## DEAR HENRY,-

am emboldened to the step I am taking by the concoursess that though we are both at least sixty years old thave known each other from the cradle, I have never to once (or possibly twice) traded on your well-known tishness of disposition to swell any "subscription" which that trying to raise.

Now the doomful hour has struck. The altar is ready, I take the victim by the ear. I choose you for a victim stause you still have some undesiccated human feeling but you and can think in terms of pure charity—for the of God, without ulterior hopes of returns from the

restment.

The subject is a man of fifty who can be recommended to other kind of a benefactor. His story is a long one, it is amounts to this, that Heaven made him with no there power than that of thinking and writing, and he has beved by this time a truly pathological inability to keep ally and soul together. He is abstemious to an incredible acree, is the most innocent and harmless of human beings, it propagating his kind, has never had a dime to spend therefore vital necessities, and never has had in his life an arr of what such as we call freedom from care or of greasure" in the ordinary exuberant sense of the term. It is refinement itself mentally and morally; and his utings have all been printed in first-rate periodicals, but too scanty to "pay." There's no excuse for him, I write. But God made him; and after kicking and cuffing

Reprinted from The Letters of William James, by permission of the rantic Monthly Press and of Mr. Henry James.

and prodding him for twenty years, I have now come to believe that he ought to be treated in charity pure and simple (even though that be a vice) and I want to guarantee him \$350 a year as a pension to be paid to the Mill. Hotel in Bleecker Street, New York, for board and lodging and a few cents weekly over and above. I will put in \$150 I have secured \$100 more. Can I squeeze \$50 a year or of you for such a non-public cause? If not, don't reply and forget this letter. If "ja" and you think you reallift can afford it, and it isn't wicked, let me know, and I will dun you regularly every year for the \$50.

Yours as ever, Wm. James.

Charles Frohman (1860–1915), the famous producer of plays, who was drowned when the Lusitania sank, was a writer of notable letters quotations from which are made in the article in this book by Mr James Wallen, "The Quality of Restraint in Business Letters." The letter to Arthur Wing Pinero, the English playwright, shows how vigorous personality naturally reveals itself in writing.

# CHARLES FROHMAN TO ARTHUR WING PINERO 1

March, 1912

Perhaps this will reach you on your return from th Continent. I hope you have made a good trip and tha

you are happy.

I hope to give you for the "Mind the Paint Girl" Mis Billie Burke, who is an enormous attraction here. She played in her little piece from the French last week in St. Louis to \$15,700. All the way along the line her house are sold out completely before her appearance. Her play is only a slight thing—an adaptation from the French, but play-goers seem to have gone wild over her. Besides this she is not only handsome, but every inch the very person

<sup>&</sup>lt;sup>1</sup> Reprinted from *Charles Frohman, Manager and Man*, by Isaac Marcosson and Daniel Frohman, by permission of Harper & Brothers.

ion of the "Paint Girl." Moreover, she is a genuinely an actress. It will be a big combination for me to e—the large cast required for the "Paint Girl," ther with this valuable star and your great play.

CHARLES FROHMAN.

following is an example of an effective collection letter by a rus writer of letters and essays.

ELBERT HUBBARD TO SUBSCRIBERS 1

#### THE ROYCROFTERS

DEVOTED TO PRINTING AND ARTS AND CRAFTS

East Aurora, New York

May 1, 1909

R FRIEND:

his is a pretty blunt question. But its answer is one lital importance to us—.

Are you going to settle for Vol. I of the Complete Works, or are you not? Ten Dollars, you know.

ope still crimsons all the East, and we await your by return of mail.

Yours very sincerely, (Signed) ELBERT HUBBARD.

Volume II is ready. hall we send it along?

le following letter written by the circulation manager of the see Beautiful" is an illustration of the poetical feeling that some-characterizes the best sales letters. It also helps to change the ption that all business writing is in the didactic mood.

permission of The Roycrofters.

## CHRISTINE LOWELL TO FORMER SUBSCRIBERS 1

July 12, 1921.

#### MY DEAR MADAM:

You should not be content if your house is not comfor able, charming and artistic, for after all is said and don one's house is the background of one's life.

The other day I was visiting a friend at Stockbridd Massachusetts, (have you ever been there, and isn't the view wonderful?) who has converted an old farm how into the most exquisite home imaginable.

Flagstones in the grass lead one to the glossy gree door, with its handsome knocker, and going down two steps from the hall to the living room,—once upon a time a wood shed,—one almost gasps at the sheer loveliness the place.

Gray landscape paper, soft cream hangings, rose triclette draperies, deep arm chairs covered with a gorgeo designed chintz into which you sink and sink, rows books set like jewels in the wall,—you would say a fairy wand has created all this.

But that is not the case. It is simply the result thought and taste, and I am happy to say, the faithfreading of the House Beautiful.

Each month, The House Beautiful shows how one home, whether it is in the city, country, or by the sea, whether it is an apartment, a cottage, a farm house or bungalow, may be made over more attractive as charming.

And for those who are planning to build, The Hou Beautiful is an architect, an interior decorator, a lan scape architect,—all in one,—ever at one's service.

Because you have been a friend of The House Beautif in the past, we should like to celebrate your return to of family in a very special way.

<sup>&</sup>lt;sup>1</sup> Reprinted by permission of Christine Lowell, the author.

will, then, send you FIVE copies for \$1.00 or EN copies for \$3.00 (although the present rate is provided that your order is sent direct to us on attached. A renewal will be accepted on the same Cordially yours,

CHRISTINE LOWELL.

## ADVERTISEMENTS

The following examples of dignified advertising copy a intended for use in courses in Business English that i clude the writing of advertisements. Every student, more over, will be interested in seeing that the best busine writing has the grace and interest of superior literary prose.

## THE STORY OF THE STEINWAYS<sup>1</sup>

#### BY ELBERT HUBBARD

The "Story of the Steinways" first appeared in "The Fra" May zine, one of the well-known publications of The Roycrofters. It u afterward, so says the title page of the six-by-nine booklet from whithe following is taken, "Done into a book by the roycrofters, their shop, which is in east aurora, erie county, new york, mcmxxi."

It is an illustration of the story-form in advertising which has be used very widely in both periodical and direct-by-mail advertising the last few years. The fact that in order for this type to be storesful it must be about a product and in a style above the ordinal causes it to attract writers of ability. Such writing breaks down the distinction between Literature and Advertising.

THE gentle reader, whose education has been blessed reading "Little Journeys," will probably recall something of what the world owes to "the last run of shad," to uthe phrase of the Reverend Theodore Parker.

The latest celebrant in the list to come to my attenti is Luther Burbank. He was along here the other de After supper we drifted into The Roycroft Music Roo A girl sat down at the Steinway Grand and played Me delssohn's "Spring Song."

<sup>&</sup>lt;sup>1</sup> Reprinted by permission of The Roycrofters.

and Luther Burbank said he would rather have written t song than to have evolved a spineless cactus.

Spineless men are plentiful," I ventured.

Perhaps," was the reply; "but think of the vertebrae I its surmounting brain of the man who worked for fifty irs before he was able to make a piano that pleased him. It see how a great man blesses the world. Here we have not result of a life of invention, dreams, toil, love, work a sapiration. The man is dust—his dream is ours. The keys, child! Gently—so, it is the soul of a lin." Luther Burbank didn't care to talk about himself his work; he wanted me to tell of Steinway, for I had antioned the fact that I had been to the Steinway factly in New York a few days before. When I told him let Henry E. Steinway was the youngest in a family of selve, he smiled and said, "Good! One more in the list myself am the thirteenth in a family of fifteen. Exceed!"

#### IN THE HARTZ MOUNTAINS

HENRY E. STEINWAY was born February Fifteenth, renteen Hundred Ninety-seven, at the little village of blfshagen, in the Hartz Mountains. He was the baby the big brood of twelve. But the brood being not quite enough, they adopted three more—orphans left by a backen neighboring family.

wt was a happy, busy, economical group, where the gargave vegetables, the mountain-stream fish, the forest

1. The simple life of the forester and his family was funded by six square miles. Of the great, troubled, outworld—the world of war, of strife, struggle and ambi—this happy peasant family knew little. Their days re full of work and quiet, homely joys.

But in the midst of peace and smiling plenty came the my of the Corsican. It swept that pass in the Hartz untains, where lived the simple, modest peasant mily. It devoured the substance of the villagers,

carried off their portable wealth and left them desolated After the French had gone, came the Prussians. The father and older brother had obeyed the call of their country and were far away in the field. The French returned to drive the Prussians out. The soldiers quartered them selves in the houses of the people, and compelled the women to cook for them—this as punishment for having given aid and succor to the enemy.

Saint Paul speaks of the degradation of being chained to a Roman soldier; but think of having to feed and house an idle, lawless and vicious soldiery! The Corsican boasted that he fought his way to success "with the criminal class," since he had opened every prison-door and given liberty, or glorious death, as payment for enlist-

ment.

## THE RAVAGES OF WAR

OF COURSE it will not do to say that the French were necessarily worse in war-time than were the armies of Prussia or Italy. Men are men, and when war, red tooth and claw, loosens the floodgates of passion, the Ten Commandments are waived and bestiality is rampant. Like cloud of locusts on a Summer field, the soldiers stripped the villagers of their all. They stabled their horses in the churches, and made the houses their own. Before the food was entirely gone, the women and children fled to the mountains. They followed the winding goat-paths, where the soldiers with their wagon-trains could not follow. Up there with the foxglove, alone with God and her children worn by worry, hunger and cold, the mother of Henry Steinway passed away. Her children covered her worn-ou form with a pile of rocks, and left her tired body there of the mountain-side. Several of the motherless childre gave up the struggle and cried themselves to sleep, t awake no more. Henry and one brother and a sister mad their way back to the village, only to find it a mass of ckened ruins. They set to work and built a cottage of and stones.

pring came, and the singing birds—those wonderful tz Mountains songsters—were there. A little garden planted. And Nature, intent on hiding the results of n's inhumanity, sent her creeping vines and trailing vers.

There were still distant thunders and rumors of wars. It is Corsican was in Russia, where "the infantry of the wand the cavalry of the wild blast had scattered his dons like Winter's withered leaves." The villagers had eyed hard and often that they might thereafter escape a dread scourge of war. God seemed to hearken to their eyers.

## THE OVERBRIMMING CUP

"HE years passed, and Henry Steinway was fifteen—
s, strong, self-reliant, a man before his time, made so
grief and responsibility.

le was a forester, and as a mountain guide had piloted Duke of Brunswick on hunting excursions up into the nesses where the wild goats herded, and through the ges where the bear-licks lay.

His boyhood makes you think of Aristotle, the Macelian who was guide to King Philip, and finally tramped by across three hundred miles of mountain and plain to the school of Plato.

Genry Steinway had his dreams of books and study and world of art, seen by him in fancy as soldiers and traves told their tales around campfires when the sun went wo.

It is only surviving sister had married and followed fate the her soldier husband down to the cities. She had ted of life, found it bitter, and had given up the taggle.

The father and three brothers had returned from the They had taken up their work of building roads and

planting trees for the Duke of Brunswick on his estated repairing the rayages of war.

And so it came to pass that, on a certain day, Henry Steinway, three brothers, their father and two other mer

were at work on the mountain-side.

A sudden storm came up, and they sought shelter in a deserted cabin. While huddled there, escaping the beating rain, a bolt of lightning came, striking and rending the house, prostrating every occupant. Henry crawled our of the debris, over the bodies of his companions.

All were dead.

He alone survived. And he alone now bore the name of Steinway. Had he suffered the fate of his father and brothers, with them would have died the name.

#### THE BATTLE OF WATERLOO

When the Corsican returned from Elba, and the cry "He's back!" startled and chilled all Europe, Henry Steins way joined the troops of the Duke of Brunswick and became a part of the "Army of the Allies." The night of June Seventeenth came, when there was a sound of revelry by night at Brussels, and the boom of cannon was heard bumping against the dark.

The next day the battle of Waterloo was fought. Preceding the battle, the Duke of Brunswick's troops became

part of Blücher's brigade.

Napoleon knew old "Marshal Vorwärts" and admired him. Also, he feared him. Blücher had been unde Napoleon's command, and Napoleon, jealous of his power had relieved him of his generalship.

Napoleon was forty-six years old, Blücher was seventy

four.

Among other accomplishments, Old Forward had vocabulary which unlimbered made him rival to Mephisto

On June Fifteenth, at Ligny, Napoleon said, "We will have to kill Old Forward, or he may get after us with hicuss battery." Napoleon's fire, from three points, was

ntered on Blücher. This was the plan of action that

on most of Napoleon's battles.

Napoleon was an artilleryman, and he liked to fight with rojectiles. By centering his fire on a certain spot he bunded it to pieces. The idea survives in modern football, here eleven men often throw themselves on one—the tost to be feared, and put him out of the game.

Blücher withdrew before Napoleon's awful fire. At ast that is the word Blücher used, "withdrew." Napoleon alled it a rout and spoke of "Marshal Backward." fapoleon was always a joker—he joked even at Saint

Ielena.

Blücher's horse was shot, and the rider was pinned under is weight, but the rider escaped.

#### THE MUSICAL SUBALTERN

ON THE afternoon of the Eighteenth, Old Forward had is revenge. He came up late, when he was not expected, and struck Napoleon's picked troops on the flank. It was corsemen against artillery, and at close range. The horsemen sabered the gunners at their posts before they could see. And Old Forward, hatless, coatless, muddy and cloody, personally exercised with terrific energy both his songue and his sword.

In this last scene, subaltern Steinway played his part. But war was not to the liking of young Steinway. And the his kit he always managed to carry a wondrous jew's-parp of his own manufacture. The jew's-harp was so called ecause it was small and portable, and even Jews on the

Nathan Rothschild was on the battlefield of Waterloo in the memorable day, and as the sun went down he did to the known whether Napoleon or Wellington was victor. No me knew. But Nathan says, "As darkness came, I saw the Cinglish making campfires and the Germans were singing, and one was playing some sort of musical instrument." We know the rest. Nathan Rothschild rode eighty miles

before sunrise, and his message to his brother, "Buy English Securities," reached London twenty-four hours ahead of the official post. The move made the House of Rothschild supreme in finance. Who that German soldier was that was playing some sort of musical instrument we do not know. As for myself, I like to imagine that it was Henry Steinway. . . .

About the same time that Henry Steinway was relieving the tedium of life in barracks with his cithern, and playing a pleasing accompaniment to any song that might be sung, he tried his hand at making a dulcimer, which was played

by striking the strings with little hammers.

The clavichord was played by striking keys, which released little hammers, which in turn struck the strings. This was an adaptation from the pipe-organ, which by pressing keys released the pressure of air in the pipes and made music. Organ music reached perfection with Sebastian Bach. The violin reached its height with Stradivarius, and the piano—but that is another story.

#### JUST A LOVE STORY

WHEN turned twenty-one, Henry Steinway left the army with an honorable discharge and a bronze medal for bravery.

The special bravery consisted in playing a bugle while leading a charge where the men on both sides of him were shot—and never missing a note. The man who could play and not flat under these conditions surely deserved recognition.

The House of Steinway was to have more medals later, but this first one was always called "our music medal." In his old age Henry Steinway used to say, "I want no more medals on these conditions, and would rather lose this one than try for it over again."

Henry's success in working in wood got him a job in a cabinet-shop. He made furniture, and evolved into a wood-carver who made six thalers in good money every

eek. He now lived in the little town of Seesen, at the ot of the Hartz Mountains. Near by was a barracks, here he led the band, and the Colonel of the regiment id him a thaler and twenty groschens a week out of his vn pocket for the work.

He resigned his job in the cabinet-shop to take a place in little factory where church-organs were being made. Indentally, he played the organ in the village church.

Here comes in one of those pivotal points in life that take for glory or despair. The Colonel of the regiment ld young Steinway that he wanted him on the spot all the time. But he must enlist in order to have the place. It is rank would be that of Lieutenant, and his pay, including perquisites for breaking in musical recruits, would be mount to ten thalers a week.

At the organ-building he only made six thalers and wenty groschens, because he was supposed to be learning be business.

The offer of the army was tempting. It meant ease, nors and a sure and safe position for life.

Henry laid the case before a fair-haired German girl, Foretta Kinder by name, the daughter of the village octor. When Henry played the organ in the village nurch, Doretta was always there. She loved music; also

e loved Henry Steinway.

The gilt braid, the brass buttons, the tall bearskin cap, and dangling sword had no lure for Doretta. Her woman's also where that Mars meant misery for women, even fore than for men. She loved the obscure mechanic for its own sake, and the man who played the organ in the allage church was more to her than the man who led the band on parade.

Love had its way. One decision leads to another. In bruary Eighteen Hundred Twenty-five, they were mared. Henry played the organ at his own wedding; the rl pumped the bellows; and then they descended from

e loft and the ceremony was performed.

## THE TWO-STRINGED PIANO

THE bride's present from the groom was a piano—as curious little instrument with two strings. Stradivarius fixed the limit of the violin at four strings. Two strings for a piano, with the hammers striking the strings at different positions, were supposed to be ample.

Across the case of this love-piano were cupids carved

in relief, all playing hide-and-seek in the flowers.

Beyond this wonderful piano, Henry Steinway never expected to go. It was his Meister-stueck. Also, it was

a "Steinway"—on this point there is no dispute.

But in a year we find Henry working evenings in the kitchen of the little house where they lived. He was making another piano—a better one than the first. It was to have three strings—this was in keeping with the poetic unities—for there were three in the family, now.

This new piano was to be for Doretta's baby—little: Theodore, aged only a few weeks, but making merry music of his own. His fond father used to say that little "The" was the only baby in the world that never cried off key,

but always with a genuine musical expression.

The baby was to be known to the world as C. F. Theodore Steinway.

#### THE IDEAL PIANO

This piano for the baby that "never cried off key"

wasn't completed for fourteen years.

As the father worked, his ideas of what a piano should be increased and enlarged. Long before the case for the first piano was complete, with his inward vision Steinway saw a better one.

Little Theodore learned to creep. He played in the shavings at his father's feet and crowed and yodled.

He evolved one little white tooth, then two.

He pulled himself up and stood on fat, wobbly little legs and tried to help.

'inally he wore his first pair of trousers, and talked good, uine German. "How is the piano getting along?" the ghbors would ask. "Ach, du lieber Gott, I gave it to Frau for a cupboard!"

year later the question was answered thus, "Ah, the noforte—yes, I gave it to the Frau for a bookcase!" hos were made and a few sold, but the one ideal piano,

piano for Theodore, was not completed.

other babies came—one, two, three, four, five, six. becore was twelve years old. He was a handsome ath, tall, strong, sturdy, with brain to match. He read played all and any kinds of music at sight. He satted himself with sweet sounds; and as he worked at the such by the side of his father he sang songs from nubert.

My son," said the father, "I started out to make an all piano for you. I could have achieved it all right, not the ideal kept ahead of me. Now, you must be me make it!"

n Eighteen Hundred Thirty-nine, this first "Steinway Lund" was exhibited at the State Fair of Brunswick. It

nmanded marked attention.

## THE FIRST "STEINWAY GRAND"

Musicians came from distant cities to see and hear this enderful musical instrument. The tinkle, tinkle, tin-pan bes of the harpsichord were gone. Here was full, clear, trant expression. Albert Methfessel, the celebrated exposer, played on the instrument, examined it, tested it, a special gold medal was struck, the highest honor at could be paid, and this medal was presented to Henry knway. Instantly, the father hung the medal about the k of his son Theodore. The piano had been begun the boy. The boy himself completed the task. We imagine the good old Teutonic enthusiasm of those saw the sight when that medal was presented. The boy was called upon for a speech. He could not

think of anything to say. Then they called on him to play. He sat down to play—struck two bars, and burst into tears.

At the time he thought he was disgraced, but the Duke of Brunswick, who was present, afterward said that by no possibility could anything be thought out and done as touchingly impressive as this inability of the boy to play

This piano was bought by an "unknown music-lover" —probably the Duke—for a thousand thalers. The sale made the name Steinway synonymous with pianos.

# THE STANDARD OF PIANO EXCELLENCE

AND to-day no one can discuss the subject of pianos for five minutes without using the word Steinway. You can refer to your "Steinway" in any civilized language to civilized people in any part of the globe, and the allusion is always understood.

The word goes as legal tender, having passed into the current coin of language. It is neither German, English French, Spanish, Russian nor Italian—it is a universal

word.

When Wu Ting Fang, the most versatile and inquisitive man, came to East Aurora and was being shown about, as he entered the Music Room he remarked, "Oh, I see you have a Steinway! I have one, too, at my home in China What did yours cost?"

For seventy years the Steinway has been the standard of excellence in pianos. It is the superlative, beyond which you cannot go. Everybody who makes pianos, or deals in them, or plays them, will tell you, "This is a Steinway;" or "This piano has the Steinway touch;" or "This piano is as good as a Steinway." People who have a piano that isn't a Steinway usually feel called upon to apologize and mention fifty-seven reasons why they did not buy a Steinway. But nobody I ever heard of dared say, "This is better than a Steinway." The remark would be severed.

rd that it would cause the smile audible to circulate lly.

## EVOLUTION OF EIGHTEEN HUNDRED FORTY-EIGHT

The year of Eighteen Hundred Forty-eight was a time chrest throughout Europe. The dictum of Thomas rson, "That country is governed best which is governed least," was not understood or appreciated by the min power.

Take way for individuality," was the cry among bands

rnest young men all over Germany.

## THE ADVENTURES OF CHARLES

ng and writing. We hear of one accusation to the that a certain young man was playing "revolutry music." Government spies were on the track of Steinways. The father and eldest son were not so to blame as Charles Steinway, the second son, born fighteen Hundred Twenty-nine.

trarles was just twenty-one. He lacked the artistic is of Theodore, but from all we can gather he did not beenergy. He had read Benjamin Franklin, Paine and trison and had organized a "Junta" where the word ty was used a trifle more often than was consistent. He lines were being drawn about him. He escaped witzerland between the dawn and the day, and made way by relays to Paris and then to London. From the sailed for New York, and arrived in New York, Eighteen Hundred Forty-nine. Charles was strong, y, practical and willing. He got a job without delay infurniture-shop. Soon he was assistant foreman, and making three times as many dollars every week as dather was making thalers. His glowing letters home not without avail. The whole family—father, are, and six children—decided to follow the adventur-

ous Charles. To leave their modest little home, with garden and flowers, and its shop in the backyard ow which ran the trumpet-flowers, and where the pianos we made, and turn the cow and the goat over to the neighbours an awful pull on their heart-strings. But every letter from Charles said "Come!" Finally the elder daughted Doretta, took things in her own hands and wrote Charles, "We are coming."

#### THE NEW WORLD

THE Steinway family sailed from Hamburg, and land at Castle Garden, June Ninth, Eighteen Hundred Fift

They were not destitute nor poor, yet they were far from being rich. All they saw ahead was good, plain, ha

work, and plenty of it.

As the months went by, the Steinways got acquainted with both language and customs. The newness wore of and the younger children were talking United States like Yankees born.

#### THE FIRST AMERICAN "STEINWAY"

NEW YORK was not nearly so barbaric as they he thought. The best society was Dutch and had a decide musical bias.

With the father and the mother there were nine in the Steinway family—enough for a baseball team or an ochestra.

They had one, at least, of every kind of musical instruent, but no piano. All their pianos at home had be sold—to save freight, and because the money was needed.

Now Theodore, Charles and their father were hard at

making a piano.

The neighbors were taking quite an interest in this no instrument.

When the piano was finished they were invited Others came. Theodore was a player of decided abili

Doretta was an artist above the average. Doretta and eodore played "four hands."

a concert was given for the benefit of a neighboring

rch, where nobody but Steinways took part.

wo more pianos were being made. Peter Cooper had althought the first. At least, Peter Cooper had a Steinway the characteristic of the cooper had a Steinway that the cooper had a Steinway that the piano is still in the Cooper family. I saw few years ago, and it is a good piano yet.

The Steinways now rented a barn in the rear of a house Varick Street. And the whole family were at it building

nos-girls and mother included.

Theodore was an artist and an inventor. Doretta, the per daughter, was a player and a worker. Her enthusish, ambition and good cheer were infectious. Also, she the salesman's instinct. She picked possible customers took them to the factory, where in an office eight by elve there was just one square piano. She played for m, and when they hesitated about buying, "because try can't play," Doretta said, "Oh, I'll teach her!"

## THE STEINWAY GENIUS

ND soon the home of the Steinways became a radiating

isical center for teachers and performers.

Charles Steinway was the businessman—earnest, active practical. He bought materials and looked after as and means.

Henry Steinway, Junior, was one year younger than larles. He was a workman and an inventor. Other mos were being made in America—the Steinways must on ahead of all competitors, not by selling a cheaper but making a better instrument.

To Henry Steinway, Junior, must go the credit of the crestrung scale in grand pianos, an epoch-making innova-

n. This invention did away with the uncertain, nasal, oh tone, and gave a resonant, sure and distinguished style

to the vibration, which became at once known and is still.

known as the "Steinway Tone."

But it is to Theodore Steinway, brother of Henry and Charles, that the world now awards the palm as the greater mechanical genius of piano construction. It was Theodore who succeeded in standardizing the Steinway. Up untire this time, while the work of piano construction was very interesting and called for considerable artistic ability, the financial profits accruing were hardly worth while mentioning. Experiments eat up money, as moths go through your last year's woolen suit.

But with the invention of the overstrung scale, and the standardization of the Steinway, the fortune of the Steinway House was assured. And never was a ship better

manned for making the Port of Success.

The father had the industry, economy, directness, and

the truth-loving qualities of the Vaterland.

Theodore was an artist and inventor par excellence. He was, in fact, the inventive genius of the House of Steinway, his activity in this respect covering a period of many years. His patented inventions are very numerous among which may be mentioned, as of far-reaching consequence, the Duplex Scale, the Bent Rim and the Capad'Astro Bar.

Doretta was a "mixer."

Charles was a businessman.

Henry was an inventor.

William was a salesman.

Wilhelmina was a singer, player and worker.

Albert was a schoolboy, who evolved into a mechanic superintendent and salesman.

#### EXPANSION

THE barn in Varick Street soon proved too small, and quarters were engaged at Eighty-eight Walker Street. The big rooms were utilized. Soon the tenants upstain were bought off, and in two years stores on either side were

ed, and then bought. The Steinways were making lev, and making it fast.

here were no commissions, and the overhead charges e at a minimum. Doretta, Charles and William located by family in New York who didn't have, but should a piano. They went after big game only. If there "Fairs," "Institutes" or "Exhibitions," the Steins were there. They had the goods; they had the ble to show the goods; they had the bounding health that firm faith in themselves which makes others eve in us, and without which life is drowned in shoals shallows. Steinway spells success.

## WILLIAM STEINWAY

THETHER genius is a gift or an acquirement is still a rated question at the Little Red Schoolhouse on Friday pernoons. Perhaps both sides are right. Certain natural powments are required, and then fate and environment the rest.

the one particular strong all-round man among the mways was William, born in Eighteen Hundred Thirty-ridied in Eighteen Hundred Ninety-six. When the rily reached New York William was fourteen. We hear his father asking him what he wished to be, a mechanic musician, and the boy answered, "Both." And he

At fifteen he was working in a cabinet shop, doing a

's work for a boy's pay.

Then eighteen, and the Steinways had discovered that York wanted pianos, William's skill as a woodworker

mneeded in the Steinway Shop.

tfter Charles had passed away, in Eighteen Hundred by-five, William by natural selection became head of chouse. It was owing to the strength of character of man, his persistency of purpose and boundless enthum, that the house of Steinway and Sons achieved its d place at the head of the piano world.

Emerson says, "Every great institution is the length

ened shadow of a single man."

In this case, William Steinway was the man. You must have the goods, that is granted, but to organize your forces and sell them is genius. "Pa" Hamlin used to speak of Ed Geers as a "horse general." And most certainly William Steinway was a business general. Every field of human activity was to him familiar. It was through his initiative that Steinway Hall was built. Here, in what was then the finest auditorium in New York, was heard every great singer, player and orator of the time. Theodor Steinway when abroad rounded up the artists of Europe and William met them on the dock and introduced them to America. Rubinstein, Patti, Gerster, Joseffy were his protegés.

## A KING AMONG MEN

WILLIAM STEINWAY sent a thousand dollars to that mos worthy man and wonderful artist, Ignace Paderewski, a that time, like 'Gene Field, broke in London. Paderewski' first recital was given at Carnegie Hall. William Steinway had guaranteed Paderewski thirty thousand dollar for the American tour. The amount secured was forty five thousand dollars, all of which Steinway turned over the gifted Pole, with the remark, "To have discovere you is pay enough."

Steinway's great hope and generosity made him an east prey to hundreds of unappreciated artistic Weary Willie who were always lying in wait for him. He was constantly victimized, but he never lost faith in the race.

William was instrumental in having Theodore Thoma made leader of the New York Philharmonic. At a Philharmonic banquet given in honor of Paderewski, William once expressed one regret concerning Theodore Thoma and that was that he was not a Pole.

And when Theodore Thomas arose to reply he expresse the regret that William Steinway was born in German wise he would have been President of the United

thout fear of contradiction, it may be safely said that im Steinway did more for the promotion of the cause od music and musical culture in the United States

any other man dead or living.

a musician and the friend of all artists, a manufacta financier, an educator, an all-round man of affairs, or, sympathetic toward all human endeavors for betant, pure in purpose, young in heart, firm in the right, to principle, America has never seen the peer of m Steinway.

## MEN OF POWER AND DECISION

WER were there more Steinways actively engaged in insiness than there are to-day. And let the fact here hed that, ever and always, first and last, the House of way has accomplished what it has, and what it is by of its having always been in the immediate control of the active management in every department of evers of the Steinway family. From the very begin-rown to the present day it is to the individual memif this illustrious family that credit must be given for great Steinway inventions, for taking the lead in department of piano construction, and for guiding testiny of the House throughout the years.

rderick T. Steinway, brother of Charles H., and three tyounger, is Vice-President of Steinway and Sons and of the Department of Construction, ably assisted by store Cassebeer, a grandson of Doretta Steinway

Indiam R. Steinway, born in Eighteen Hundred Eighty-Indiam R. Steinway, born in Eighteen Hundred Eighty-India son of William Steinway, the fourth son of Engelhard Steinway, is the assistant of Charles H. Way, the Major-General. And, I was glad to see, Im R. is a man of decision, to whom are gravitating it rdens nobly borne.

Theodore E. Steinway, born in Eighteen Hundr Eighty-three, is also a son of William Steinway. The dore is understudy and hands and feet to Henry Ziegh who, it will be remembered, is the son of Doretta to Daring.

# CHARLES F. TRETBAR

Another man who played an important rôle in phenomenal success of the House of Steinway and St was Charles F. Tretbar, who retired as a director of corporation half a dozen years ago and who died last ye For forty years Mr. Tretbar had direct charge of Artists' Department, and what he did not know ab pianists, violinists, singers, composers and musical matt generally in two continents, was not worth knowing. A musical critic he was without a peer in this country. was no easy matter for an artist to convince Mr. Tret of his merit, but when once this had been accomplish the artist found him a most loyal friend and adviser, e alert and eager to promote his interest through the pow ful organization of the "House" and its world-wide c nections. It is practically impossible to name any mus artist of note, who was before the public when Tret presided over the destinies of the Artists' Department Steinway Hall, who did not at one time appeal to him aid or advice and who did not benefit in conseque thereof.

# THE SPIRIT OF THE FOUNDER

And adown the centuries still marches the soul of He Engelhard Steinway, sole survivor of war, disaster sudden death, bugler under Blücher—"Old Forward," farmer-general, grim and fearless—steady and unwaver moves ever on, and on, and on, the soul of Steinway.

<sup>&</sup>lt;sup>1</sup> The article was written sometime before 1915.

influence never dies. The eddies set in motion by that tople, modest, unassuming life of honesty, industry, homy and high endeavor widen and widen yet again, now circle the globe. So, wherever human hearts sad or glad, and songs are sung, and strings that, and keys respond to love's caress, there is town, respected, revered—loved—the name and the of steinway.

## ADVERTISEMENTS

## ROME WIRE

This copy of an advertisement is one of the series chosen by the jury of the Harvard Advertisement Awards as th best campaign appearing in an industrial, trade, or pro fessional publication. The colored illustration showed lineman climbing a telephone pole. It was produced by Moser and Colms, Utica Advertising Agency.

The advertising awards founded by Edward W. Bol-"A Series of Annual Awards Offered to Encourage Merand Stimulate Improvement in Advertising," are admin istered by the Harvard Graduate School of Business Ad ministration, George F. Baker Foundation, Harvard Uni versity.

## Out on the copper highways

maintaining constant service on the copper highways of the country.

Ask them about wires, if you would know the opinions of men who actually handle and work with wire. Ask, too, the engineer in charge of distribution. For he will give you the engineering viewpoint.

From both lineman and engineer you will hear only good of Rome Weatherproof Wire and Rome

In blazing sun and blinding bliz-zards, the bronzed guardians of service carry on. Theirs is the re-sponsibility of constructing, and the industry for all Rome wires. A confidence founded on never varying quality.

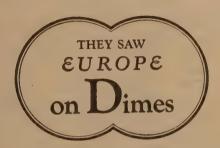
> In twenty years the Rome Wire Company has grown from a small wireshop to mills that cover twenty acres of manufacturing floor space. Rolling, drawing, insulating each of its many wires and cables in these mills. Justifying industry's confidence by never-ceasing inspection.

Solid Weath Wire

ROME WIRE COMPANY, ROME, N.Y.

FROM WIRE BAR TO FINISHED COPPER

his is the 'Distinguished Individual Advertisement' Chosen by the of the Harvard Advertising Awards, as the Most Effective in its of Text in any Form Among the Advertisements of 1926. More 5000 Selected Advertisements Were Entered for the Awards." tesy of The Manufacturers National Bank, Troy, N. Y.



It was the dream of this man and his wife to travel abroad. They made their dream come true by saving dimes.

Every time they had a 10 cent piece it went into a little bank. Each time the little home bank filled up they deposited the dimes in a Special Interest Account at this Bank.

One fine day this man and his wife set sail for their six weeks trip to the Old World. Old fashioned thrift took them there and brought them safely home.

Though they are people of modest means we count them rich—rich in the wealth of wonderful memories which will be theirs as long as they live.

## The moral of this true story is quite plain:

THE better prepared a man is, the farther he will go in life as well as on vacations.

Is there any surer way of preparing for life's many destinations than the methodical habit of putting aside a definite part of what you earn?

Make your beginning now Start with a weekly sum—small enough for you to be regular about—large enough to amount to something worth while in a year's time.

Let us help to start you on your way. When you come in please ask for the Special Interest Department.

# THE MANUFACTURERS NATIONAL BANK OF TROY

Main Office:

PRANKLIN SQUARE

Peoples Office:
604 SECOND AVENUE

## —that the doctor shall arrive in time

"There came an urgent call at night." So a doct writes.

made all speed, gave the car all the gas she would digest. Reaching the house, I entered hastily, to be greeted by the heartbroken cryof the mother: 'Oh, doctor, my baby is dying!' 'Do not give up; there may yet be time,' I answered, but my hopes were at zero. I approached the bed and, casting the cover aside, looked down on a beautiful little girl, motionless, and apparently dead.

"Instantly I set to work, using aificial respiration; and after a I minutes, the little form stirred, a, color began to creep back mto we chalk-white cheeks. The smiles that mother is one of the this which I look back on as a rich py of the compensation of a count doctor's life. The little girl wonnever have seen another sunrise liit not been for the automobile."

Of the 155,000 physicians in the United States and Canada probably one in every five is served by the cars which Genes Motors builds. The thought is an inspiration; and we publish this advertisement that it may be hung—as an inspiration—every factory and plant, in every showroom and service station.

May it be a reminder that the service of the automobile is part of the most sublime service which any human being privileged to render to another; and that no ideals of wor manship can be too high for those who labor to make su that the doctor shall arrive in time.

Reprinted by permission of General Motors.

This advertisement appeared in the Saturday Evening Post, Feruary, 1924. It received a Harvard Advertisement Award in 19 for excellence of text and illustration. As the list of production of General Motors has increased since the appearance of this advertisement, the list forming a part of the original advertisement a illustration is omitted.

This advertisement appeared in *National Geographic*. It was one a series receiving a Harvard Award for excellence in coördination of stration and copy. The illustration is omitted.

Visit . . . this next-door Normandy.

Plenty to do and see at Quebec. Such a different place so old, so romantic, so picturesque. Down from Château contenac, stroll through the streets of the town. Explore shops and brush up your French. Take a calèche or of for a jaunt into the country. You'll see wayside shrines, catched roofs, road signs in two languages. Can this be sherica or seventeenth century Normandy? A pleasant ur on the St. Lawrence takes you to Isle d'Orléans, just it was centuries ago. Visit St. Anne de Beaupré, place miracles. Go out to Montmorency for ye ancient game golfe. Revel in a country as rich in beauty as in hisev—to return at each day's end to this extraordinarily bd hotel. Here are comfortable rooms, spacious lounges, bellent cuisine, and deft service. Here is Hospitality. ome this summer, stay awhile, and know the peace of this stle of rest. Reservations at Canadian Pacific, 344 didison Ave., or 44th St., N. Y.; 71 East Jackson Blvd., ricago; 405 Boylston St., Boston; or Château Frontenac, rebec, Canada.

DHÂTEAU FRONTENAC Bienvenue à Quebec.

reprinted by permission of Canadian Pacific Railway Company.

The three following advertisements are selected from a series newspaper advertisements the purpose of which is apparent from the text. They illustrate an unusual use of credit.

## Opportunity knocked

## -but he couldn't answer

HE remembered that Tom Lawrence had secured a bank loan "on character." That was the reason he greeted this opportunity for a brighter future with confidence.

Why couldn't he secure a loan "on character!" He was well thought of and had a clear record. Folks liked him and seemed to think that he had a bright future. -But alas, there were things that most folks did not know; and these things caused his hopes to go glimmering.

Back of the banker's firm refusal, he found these facts: He had been negligent in meeting his obligations. When payments were due on the tenth, he made them a month or so later. A number of the stores with which he had dealt found him to be a poor risk.

But how did the banker know this, he wondered. Why that was easy. Anyone might have learned it by applying to that great clearing house of credit information, where merchants report the payment records of people to whom they grant credit.

The stores of St. Louis extend credit for your convenience. They want you to get the fullest possible benefit from it. However, out of fairness to them and protection to yourself, they ask that you live up to terms in the manner you agreed.

eep Faith

keep faith with you.



**Associated Retail Credit Men** and Credit Bureau of St. Louis

Reprinted by permission of the St. Louis Association of Credit A

## Here's what the Chinese think about Paying Bills

WE in America send Roofing, Rivets and Radio Sets over to China, regularly. However, when it comes to Credit and Payment of Bills, the Celestial Sons have a satisfactory brand all of their own, thank you.

Failure to live up to an obligation is considered a disgrace in China. The duty to pay promptly is so deeply grained in the Oriental Code that any evader becomes a social outcast.

Sometimes, we over in America are lax in meeting our obligations. Whether this is caused

by carelessness or any other reason, it is always sure to impose a burden on someone else. Besides this, it is harmful to the guilty party. On the records of fifteen thousand merchants all over the country, he—or she—is regarded as "slow pay," and the ability to secure credit is impaired.

The stores of St. Louis extend credit for your convenience. They want you to get the fullest possible benefit from it. However, out of fairness to them as well as protection to you, they ask that you meet the payments in the manner that you agreed.

Jaith

- with us and we'll

keep faith with you.



Associated Retail Credit Men and Credit Bureau of St. Louis

# You have an Ally against Misfortune-if You Pay Your Bills *Promptly*.

If MISFORTUNE should come knocking at your door tomorrow, how would your creditors treat you? Would they press you; or could you go to them, explain matters and ask them to wait for their money until skies cleared up a bit?

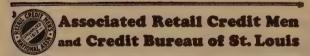
You can answer this question yourself.

If you had been in the habit of paying him promptly, any creditor would greet you as a friend and treat you fairly. He would wait patiently, because he would know that you had played fairly with him.

A good credit record is a real asset. It will serve you well in stormy weather. How good is yours?

of ST. LOUII
extend credit fil
your convenience
They want you
get the fullest posse
ble benefit from a
However, out
fairness to them a
well as protection
to you, they ask this
you meet the passe
ments in the man
ner that youagrees

Keep -with us and we'll keep faith with you.



Reprinted by permission of the St. Louis Association of Credit Mes

The two following advertisements, of which the text is given but the illustration omitted, are part of the campaign of an institutional character receiving the 1927 Harvard Award because it we conspicuous for planning and execution. The variety of appeals extremely interesting and the whole well designed to represent a gree industry. The award was based on books Numbers 5 and 6 of series entitled "Developing an Electrical Consciousness."

Slaves occupied one page in color in the Saturday Evening Post, cember 25, 1926.

Worth of Electricity occupied one page in the Saturday Evening st. May 22, 1922, and one page in the May American Magazine.

aller sizes appeared in many magazines.

Electricity—the great emancipator, appeared as a full-page adverment in the Saturday Evening Post, April 17, and in the Amerin Magazine for April. Smaller sizes of this same advertisement peared in many magazines.

### SLAVES

"In a quarter of a century the General Electric Comyny has produced electric motors having a total of more

an 350,000,000 man power.

"Electric light, heat, and transportation have also contibuted their part to the freeing of men. These are American slaves. Through their service American workers do core, earn more, and produce quality goods at lower cost an anywhere else in the world."

#### GENERAL ELECTRIC

## What a wonderful nickel's worth it is!

 5¢ spent for electricity will run a washing machine for two hours.	5 spent for electricity will keep the refrigerator cold for eight hours.
5 spent for electricity will make a hot kitchen comfortable with an electric fan for ten hours.	5 spent for electricity will run a vacuum cleaner for three hours.
5 spent for electricity will run a sewing machine for seven hours.	5 spent for electricity will light your reading lamp for two long evenings.

The cost figures in this advertisement are based upon electricity at 10 cts per kilowatt hour

MosT of the good things of life cost much more than they did in 1914, electricity, the shining exception, actually costs no more. This is a record of which the electrical industry is justly proud. It means that you can use electricity very freely and still be very economical It means that no American husband ought to allow his wife to waste time and energy in doing one single household task that electricity can do for a few cents an hour

## GENERAL ELECTRIC

Reproduced by permission of the General Electric Co.



#### "The Song of the Shirt"

WITH FINGERS weary and worn,
With eyelida heavy and red,
A woman sat, ir unwomanly rags.
Plying her needle and thread.
Stitch—stitch—stitch!
In powerty, hunger, and dirt;
And still with a voice of dolorous pitch

"O men with sisters dear!
O men with mothers and wives?
It is not linen you're wearing out,
But human creatures!
Slitch—stirch—stirch
In poverty, hunger, and dirt—

-Thomas Hood

## ELECTRICITY

## —the great emancipator

Tom HOOD'S poem swept over the world. It was one of the first influences that made lawmakers and humanitarians and scientists see that women's lives are too precious to be wasted in the daily toil of routine tasks.

Wise laws already have limited women's working hours. But another kind of force than law has also been at work. The great emancipator is electricity.

No wise manager of a factory now asks any woman to do by hand a task that an electric motor can do. No wise husband allows his wife to do by hand the old, heavy tasks of washing, and sweeping, and pumping, and sewing.

With cheap electricity, and with electric light and power lines reaching far out into the country-side, we have learned that it is bad sense and poor economy for any woman to do any work which electricity can do for a few

cents an hour-

What hard task is there in your home that electricity could do just as well and at little

## GENERAL ELECTRIC

Reprinted by permission of the General Electric Co.

The first of the following two advertisements of Procter at Gamble is one of the National Advertising Compaigns of Ivory Soa a product of The Procter and Gamble Company. It was deemed the jury of award most conspicuous for the excellence of its planniand execution among the national advertising campaigns of 1926 specific products.

The second, although not of this campaign, is like the typical coof this campaign in style. The succeeding illustrations, all advert Ivory Soap, exhibit considerable variety in style, and all are ally good since the essence of style is appropriateness to the peoaddressed as much as to the matter,—and the magazine in which happeared is significant of the people addressed.

The story form and drama are illustrative of how erary craftsmanship is serving the purposes of advering.

## When good taste smiles at money

CLAIRE has the quiet assurance born of wealth and long association with the good things of life. She knows that the possession of money alone is no guaranty of good taste.

alone is no guaranty of good taste.

Many of her friends buy with a casual "Isa" is lowely! If lack it. Just charge it, please."

Where they spend money thus lavishly, she spends careful thought and practical discrimination. The result is that her dimes often buy more genuine fineness than do their dollars.

For collet-toap—an important detail in any girl's life—Claire pays five cents a cake. Of course, she insists upon paw soap to safeguard her precious complexion, because she knows

For the face and bands & As fine as soap can be

that purity means mildness and gentleness. So, instead of paying for expensive-sounding names, fancy wrappers, costly perfume—things that have nothing to do with purity—she buys Guest Ivory.

And, since she insists that her soap must be dainty, too, she is doubly fortunate, because Guest Ivory is a perfectly charming little round-edged cake of lovely ivory whiteness wrapped in fresh blue, for which one might expect to pay much more than five cents. And she easy that her friends are being converted, one by one.

her friends are being converted, one by one.

A trie of Guest Ivory cakes costs the quite surprising sum of fifteen cents.

PROCTER & GAMBLE

5¢ 9941/100% Pure & It Roals

## To keep candlelight charm by sunlightthis safe and simple care

taire Richard ands a lady m different

m'hard. Perdon me, fair maid, but i bei re you dropped this package. Ge Oh, thank you, gentle sie Adieu.

(A moment lots)
Again a thousand perdons, but you opped your pariet at the aide of the road—ow careless of roe! Thank you. Good

crow. (Tov menotis low)
regive me, but I have put fathed your
cel from the brook
simust no time). Goodness! I've been
reg and trying to low that package, and
tomes back and back!

tomes nece and neers
sis I don't understand——
cil, it's full of beauty soaps and magne
ross that my annt says I have to use
ey day, if I want to stay at court. And

y are!

1 awest of you to say so. I suppose
have to give up court life entirely and
chack home where I can have lvory Soap
ry day, which is all I want or need.
but if I could persuade your saint to let

with, if you think you could, you might

SHE was the shy, boyish kind of girl who played tennis oftener than she danced. And she had a nice, clear skin with six pleasant little freckles across her nose.

six pleasant little freekles across her nose. But one day she decided to be more "feminine" and "beautiful."

"So," she said, telling us the story later, "I went to a beauty shop and I came away with a lotion, a skin tonic, a soap, two or three kinds of make-up and show twent."

"What happened?" we asked.
"Why," she said, "I looked wooderful
uder rose-shaded candles-they'd sold me
such a becoming powder. But by daylight! With all the funny treatment I was
using, my skin began to get a kind of
"massaged' look And it was oilier—and
not so clear. So I asked my doctor and be

told me to go back to washing my face with Ivory Soap and using a little cold cream now and then."

In spite of all the contradictory advice on the care of the skin which flows from various sources, doctors agree: with health, your skin needs little more than cleaning with water and a near scan.

your skin needs it tere more than Cleansing with water and a pure soap.

Vory is so pure that doctors everywhere, every day, advise if for the entitive skins of tisy, new babies. What more could be said for its gentleness and mildness? Daily careful cleansing with Ivory and warm water, plenty of cold Irensings to make your skin less sensitive to wind and weather, a little cold cream I your skin is dry—and you will find that your complexion reaponds with added loveliness to this simple care.

PROCTER & GAMBLE

## IVORY SOAP

... kind to everything it touches

@ HIT, 7, 8 G. Co.

steprinted by permission of Procter and Gamble.

ACTUAL
VISITS
TO PAG
HIMMIN

# When two-year-old Bunny keeps up with the "regular fellows"

NINE children! We counted them.
One on a velocipede, two in a
wagon and the rest on active little feet,
awarming around a pleasant house in
a Boston suburb one bright morning
not so long ago.

not so long ago.
"Surely this is a good place to inquire about laundry soap," we thought.
"Mothers always know more about washing than anyone else."

Mrs. Martin smiled a young, cheerful smile when we told her why we had called. "Mercy, only three of these are my children," she said, "that twoyear-old in rompers and those two boys."

"But three children make a great deal of washing," she went on. "I think I must have tried nearly every soap on the market to find one that saved work. And I certainly found it in P and G. I hardly rub at all now. I never feel that it is necessary to boil my clothes. I soak them only a few minutes, and P and G takes the dirt right out.

"I notice too how fresh it keeps the color. I wash out a pair or two of rompers for two-year-old Bunny every day, now that he tries to toddle around after his brobhers and the rest of the youngsters. You can imagine how dirry he gets his clothes, too. Yet with P and G they come out as bright and fresh and clean as ever-

"I like the way P and G rinses out and the way it works in either hot or cold water. And I love the nice fresh smell of the

clothes afterwards."

Millions of women now use P and G for the same reasons that Mrs. Martin does. It is a good soap. It gets the clothes clean without injuring colors or fabrics. Whether you boil them or not, white things come out dazzling white and as fresh and sweet and clean as though they had been aired and sunned a whole day. No wonder P and G is the largest-selling soap in America. Don't you think it should be helping you too?

PROCTER & GAMBLE

P and G become popular because it is such a fine soap. It is now the largestulting soap in the world, so you can buy t at a price smaller, ounce for ounce, than that of any other soaps. FREE — "Rescuing Precious Hol
"How to take out 15 common suina
clothes clean in luterarm water lig
washday labor." Problems like cheas, tog
with newest laundry nesthed, are discusa free booklet — "Rescuing Precious Ho
Send a posteard to Dept. ND-3, Prost
Gamble, Gioninati, Ohio.

## The largest-selling soap in the world

Reprinted by permission of Procter and Gamble.

ank Irving Fletcher (1883—) famous New York writer of adusing copy, shows his versatility by the variety of firms and prodfor which he has written copy: Técla Pearls; Alfred A. Knopf; enheim, Collins & Co.; Lord and Taylor; the Boston American; Lucky Strike Cigarettes. He is distinguished as a copy-writer the originality of his ideas and a style characterized by brevity, whisicality, and charm.

# Intricate BUT Accurate

THE distinguishing feature of Tecla Pearls is that they have no distinguishing feature from Orientals. They are distinguished by their inextinguishable indistinguishability.

O-ECCO 398 Fifth Avenue - New York 10 Rue to Paux Parts Its Name is Técla!

THE Oriental Pearl has many suitors, but only one mate.

O'ECIA 398 Tifik Avenue : New York 10 Rue de la Paux Pans

t printed by permission of Mr. Frank Irving Fletcher.

# Cherchez La Femme!

N o B o D Y knows who is the woman who wears Técla Pearls-because everybody thinks her pearls are Orientals!

Técla Pearl Necklaces with Genuine Diamond Clasps \$100 to \$350

398 Fifth fivenue New lo 10 Rue de la Paix Paris 7 Old Bood Street London

Title tite take the tite the take the take the t

## Fifty-Fifty

মুখ্য কৰিব কৰিব পৰি কৰিব কৰে পৰি কৰিব কৰিব কৰিব কৰিব কৰিব কৰিব কৰিব

One half of the world doesn't know where the other half gets its Orientals!

But we do!

Técla Pearl Necklaces with Genuine Diamond Clasps \$100 to \$350

O-OOO 8 Tifth Shenue - New Up 10 thre or in this trun

The Eleventh Commandment

\*\*\*\*\*\*\*\*\*\*\*

GOR 25 years Técla Pearls are the only pearls that have kept the Eleventh Commandment of sophisticated society:

Thou shalt not be found out!

Their only sin is that for 25 years they have successfully defeated all lay attempts to distinguish them from Orientals.

Técla Pearl Necklaces with Genuine Diamond Clarps \$200

OCCUC 398 Tifth Avenue New York 10 Risk de la Paix Paris

\*\*\*\*\*\*\*\*

Many People Are Disappointed at Christmas
Because They Receive
What They Expected!

CHRISTMAS is no time to come up to expectations. It is a time to exceed them. Most women open their Christmass gifts prepared to be disappointed. Their hearts sink at the familiar shapes of the packages! Through the Sahara of Sentiment they search in vain for the Oasis of a Thrill! ¶ Now, ian't it time you gave Her a Nocklace of Técila Pearls.

Tecla Pearl Necklaces with Genuine Diamond Class \$100 to \$350

Eccla
PIFTH AVENUE, NEW YORK

TO Rue de la Paix, Paris
7 Old Bond Street, London
CHARLES J.MAXWELL & CO.
Philadelphia Agenta Walnut St at 16th St.

Reprinted by permission of Mr. Frank Irving Fletcher.

# The Building That Will Never Be Finished!



THE old building is gone!

The new building is finished!

But there is one building which we have not yet completed, on which we are forever at work, and which must remain forever unfinished!

Its foundations go deeper than the soil, its spires reach beyond the jagged summits of skyscrapers, its architecture is more beautiful than any that ever

manated from the draughting rooms of human design.

is a building which takes a lifetime to build but only a day destroy—a structure which only honor can erect, and which, comolished, no money can restore!

As we were saying—

he old building is gone!

he new building is finished!

ut we are still at work on the Cathedral of Public Confidence!

## OPPENHEIM, OLLINS & O

Reprinted by permission of Mr. Frank Irving Fletcher.

## The Voice of Opportunity

A ONE-ACT ADVERTISEMENT WITH THREE CHARACTERS: A MAN; A WOMAN; AND A VOICE

SCENE! MOONLIGHT ON THE BOARDWALK AT LONG BEACH

THE WOMAN: Wouldn't it be great if we had a little home here near the beach?

THE MAN
THE WOMAN:
THE WOMAN:
THE WOMAN:
THE MAN

THE MAN.

THE WOMAN.

THE WOMAN.

THE WOMAN.

THE MAN:

THE WOMAN.

THE WOMEN.

THE VOICE:

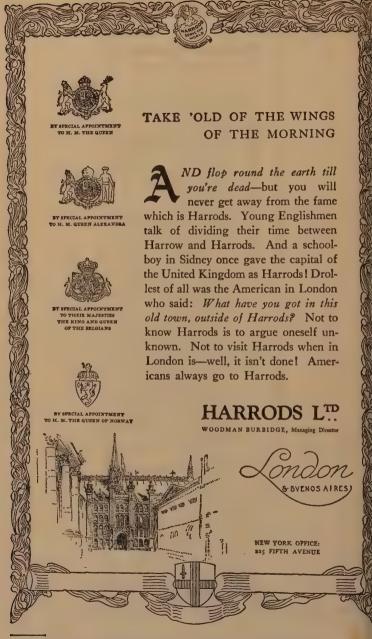
THE WOMAN: THE WOMAN: THE VOICE:

1031 Lots and 50 Bungalows

AT ABSOLUTE AUCTION SALE SATURDAY, MAY 28th, 2.30 P.M.
Rain or Shine, on the Premises, near Railroad Station

TEN PER CENT. AT TIME OF SALE 10% IN 30 DAYS, AND 1% PER MONTH THEREAFTER Emmediate ecceptury one he had under a tenancy arongment for the purpose of building at acce on your lot.

## The Voice of Opportunity AN ADVENTISEMENT WITH THREE CRAEAC A MAN: A WOMAN: A VOICE SECOND ACT ITHE PIRST ACT TOOK PLACE A YEAR ACO WHEN A HUSBAND WAS MADE TO BUY LONG REACH REAL ESTATE PERY MUCH AGAINST HIS BETTER TUDGMENT HE STILL ACTS LIRE A HUSBAND.) What did that men went this morning? He want to be yet before the Third William of the William of the Third William of the William o WIFE-HI'SBAND WIFE: HUSBAND: HUSBAND-HUSBAND. WIFE-HUSBAND-WIFE-HUSBAND WIFE. HUSBAND-WIFE HUSBAND-THE VOICE HUSBAND. THE VOICE WHEE HUSBAND THE VOICE. HUSBAND THE VOICE. HUSBAND THE VOICE. THE POPULE HUSBAND THE POPULE HUSBAND THE POPULE HUSBAND HUSBAND THE POPULE HUSBAND HUSBAND THE POPULE HUSBAND H 991 Long Beach Lots and 31 Bungalows At Absolute Auction Saturday, July 1st July 2nd and July 4th 2.20 Tole of Billion In a Mammooth Tent Park St., user Railread Bistion



Reprinted by permission of Mr. Frank Irving Fletcher.

## REPORTS

Business reports hold a place perhaps second only to letters in the eld of business writing. The increasing size of business corporations well as the principles of efficiency have made it necessary for perputational interviews between executives and employees to give way to written reports especially in the conduct of inter-house affairs. On the basis of a report often hangs a vital decision, and on the succinctess, clearness, conciseness, judicial quality, and appearance of a report, often depends the advancement of the person who wrote it. The ollowing outline on report making and the report of an industrial orianization ought to do something to prepare those training for business to be ready for this part of their work.

## THE FORM OF TECHNICAL REPORTS

(ABRIDGED)

BY

## T. M. RODLUM

Chemical Warfare Service
Gas Defense Division
Abridged by the Department of
English, University of Illinois
for Rhetoric 22, and used by
permission of C. E. Roberts,
Jr., Major, C. W. S., U. S. A.,
Intelligence Section, letter of
March 4, 1920.

TTLES

An Abridgment of Report 66-78, Chemical Warfare Service, Gas Defense Section, on the Form of Technical Reports.

TEPORT BY:

n

T. M. Rodlum.

Department of English, University of
Illinois

Nov. 18, 1918.

April 1, 1920.

BJECT:

To furnish both directions and a sample for the form of reports to be made in Rhetoric 22.

1. To secure maximum effectiveness for the content ABSTRACT OF of your report, you must give the greatest thought Conclusions: and care to every detail of its presentation. 2. The principle of display governs throughout. Report 66-78, Technical Development Department REFERENCE: Gas Defense Division, Chemical Warfare Service, Astoria, L. I., Nov. 18, 1918. OUTLINE AND PAGE INDEX . . . Page — I. OBJECT Page -II. MATERIALS Page --TII. APPARATUS Page -TV. WHAT YOU CAN DO TO A REPORT . . . . Page -V. A. Making the Points Emphatic . . . . . Page --B. Your Task Similar to the Task of the Advertising Man . Page ---Page -VI. THE COVER THE TITLE PAGE . VII. Page -A. The Lay-out . . . . . . Page -Page -Page -Unit 3 . . . . . Page -Unit 4 . . . . Page -Page -1. Balance . . . . . Page -2. White Space . . . . . . Page -Pagea. The Sides . . . . . . Page -Page -4. Margins Governed by Content . . . . Page -5. Your Eye the Judge . . . . . . Page -6. Spacing of Titles and Headings . . . Page -7. Title Sheet Requirements . . . Page -VIII. GENERAL PAGE INDEX AND OUTLINE . . . . Page --

1. Titles and Subtitles . . . . .

Page -

Page -

Page -

. . Page ---

BODY OF RE	EPORT (Contin	nued)							
	Spacing vs.		Spacin	ng					Page —
	f Paragraphs								Page -
1. /	Avoid Long P	aragrap	hs .						Page -
2. 8	Study Size of	Paragr	aphs						Page -
D. Displ	ay Within th	e Parag	raph			•	•	•	Page —
1. (	Quotations, e	mphatic	inden	tatio	on				Page —
2. '	Tabulation .								Page —
	a. Compacts	ness .							Page —
	b. "Frames'								Page -
3, 3	Pictures and	Sketches	s in B	ody					Page —
4.	Placing and r	numberii	ng of	Grap	ohs,	Ta	able	es,	
	etc								Page —
E. Signa	ture			6				5/2	Page —
THE COMP	LETE RESULT			۰		۰		٠	Page —
ECT:	To point our inviting in making the	their ap	pearai	ice :	and	m	ake	e-up	and of
TERIALS:	Plain white	paper,	8½ x	11.	Pa	per	cl	ips.	

(PPARATUS:

A clean typewriter with clean type and a good ribbon.

O TO A

HAT YOU CAN It is not hard to see why you can almost "make" or "break" the efficiency of a report.

> There is all the difference in the world between a slovenly dressed business man and a correctly dressed one, between the make-up of a "Diamond Dick" dime novel and "The World's Work," between careless, hit-or-miss work and the employment of the various good typographical methods of display.

> If you will go into the subject of display and arrangement you will find it very interesting. As a result, you will find that care is necessary, that a knowledge of the principles of display is necessary.

> And you will want to put those points into use immediately.

V. DISPLAY:

Have you ever looked at posters on the billboards at car cards, at magazine and newspaper advertisements and compared the different ways in which they strove for your attention? Try it. You'll find it most fascinating.

A. Making the Points

Emphatic:

Not only do advertisers use headlines at the top of their ads—they put them in the middle and elsewhere. They use pictures, arrows, linings, borders type groups, and white space. Every one of these methods of display is used consciously and with the purpose of increasing the efficiency of the advertise—ment.

B. Your Task Similar to the Task of the Ad Man:

The advertiser wants you to read and remember his message. He therefore uses judiciously every display device he can command.

You are in the same boat as the "ad." man. You want to present typographically the message of the report writer in such a way that it will be well conveyed and will be remembered.

VI.

THE COVER: The cover of this report may be taken as a model."

VII. The

THE The title page bears what you might perhaps call a "short history" of the investigation.

A.

The Layout: First, comes the title, the epitome of the problem under investigation. That should be plain and conspicuous.

- Unit 2. Following this is the name of the author and the date he wrote the report.
- Unit 3. The third unit is taken up with the "Object" of the investigation and the "Abstract of Conclusions."
- Unit 4. Any references that the author makes a note of in the body of the paper, or that he desires to tie up with the one he is writing, should appear here.

<sup>&</sup>lt;sup>1</sup>Cover removed was a plain Manila folder.

Display:

While display and neat appearance are important in the cover of the report, it assumes vastly greater importance in the case of the title page, for it is on the effect of the reader's first glance at the title page that the first impression of the value of the contents depends.

1.
"First
Impressions
Count"

If he finds all the material on the page crowded up near the top, what sort of an impression will he get? He will feel, perhaps unconsciously, that somehow the whole report is "out of balance." Do you see what an effect that can have on his consideration of the contents of the report? It is assured that a poorly balanced sheet is a handicap to the report.

2. White Space:

Don't misuse your white space. It is a thing to conjure with. Study the advertisers' methods of display. White space on the title page can be made, when properly handled, to increase the desire to read by about 90%.

3. Margins:

It pays to be careful with the margins. They are some of the important "white space." The margin at the right side should never be under 1", the margin at the left, never under 1½". There should always be between ½" and ½" more margin than at the right to allow for binding. This applies to the body of the report as well as to the title page.

b.
Top and
Bottom:

the Sides:

There should always be a little more white space at the bottom than at the top. The reason for that is the fact that the "optical center" operates. Even if the space at the top is equal to that at the bottom, the page may seem slightly topheavy. And a topheavy page is a decidedly uncomfortable thing to look at. Similarly to the side, there should never be less than 1" margin at the top and 1½" at the bottom.

Margins
Governed
by Content:

Whether or not you can have a margin of more than 11/4" will be determined entirely by the amount of reading matter the title page is to contain.

5.
Your Eye
the Judge:

It would be folly, of course, to try to use a ruler and mark out carefully the margins. Your eye, if it is

not already trained to do so, will soon tell you accurately how much margin you can give to a certain amount of reading matter in order to balance i perfectly.

6. Spacing of Titles and Headings:

Putting titles and subtitles in the margin expediter reference for the busy reader. For that reason, as well as the fact that the resulting balance is bettered the titles should stand out from the body.

It's the same old story—a judicious use of white space.

7. Title Sheet Require-

It pays to give careful attention invariably to the use of white space, margins, the Unit Principle—the Display.

## VIII. GENERAL PAGE

ments:

GENERAL PAGE INDEX AND OUTLINE: In reports of more than five pages, and where there are many titles and subtitles, a general page independent outline is very helpful. This index and outline should be got up in this manner:

#### OUTLINE AND PAGE INDEX

I.	A 1			2,
		a		Į
II. III.			• • • • • • • • • • • • • • • • • • • •	Defen a

IX.
BODY OF
THE REPORT:

The same general principles of display apply in the report as are in effect in the title sheet, with the exception of the above application of the Uni Principles.

A. Numbering:

The titles and subtitles appearing in the marginal should be numbered in the customary way to show their relation to each other. A system of numbering is of service because it facilitates reference to specific parts of any report. For instance, suppose a man were writing a letter and said in it, "I take exception to the view expressed on page 17, division

1.
Titles and
Subtitles:

XI-A-1 because . . ." That is far better from the point of view of ease of reference than if he were compelled to say,

"I take exception to the view expressed on page 17, the fourth paragraph from the end, where you talk about the effect this had on that, . . ."

The numbering of titles proves itself when such a thing is pointed out.

2.
Paragraphs:

The numbering of the paragraphs in a report, however, is quite another matter. A number at the beginning of the paragraph hinders the eye in reading. Look at this one:

1. The numbering of the paragraphs in a report, however, is quite another matter. A number at the beginning of the paragraph hinders the eye in reading.

It simply means that the mind must take in and comprehend, even if unconsciously, the fact that this paragraph is number 2 or 3.

With the proper use of titles and subtitles, paragraph numbers are unnecessary.

3. Size of Type:

The main titles should be in capitals, and subheadings in capitals and small letters, as shown in the titles and subtitles in this report.

3. single pacing vs. Double pacing:

There are arguments in favor of double spacing between the lines, but they can't withstand the force of those on the side of single spacing. Single spacing permits almost twice the amount of reading matter on one page. It makes reference to other parts of the page less cumbersome—that is, if the material were double spaced the reader might have to turn back to see what has just been said, or to see data that had just been tabulated. He would have to turn the pages far more than if the material were single-spaced.

Perhaps this point can be made more clear. Suppose the reader had a double-spaced report on one page of which was a lot of double-spaced reading matter. This related directly to a small table which was to

follow it. That table, however, was crowded off the page because of the double spacing. Had it been single-spaced the table could have been placed on the same page with the discussion. How much bet ter would it have been if he had both the table and discussion before him on the same page.

It is possible to arrange single-spaced material moneffectively, more conveniently for the reader by single-spacing it than by double-spacing it.

C. Size of Paragraphs:

Away back, years and years ago, there were no paragraphs. What little writing there was knew n divisions. It just went on, page after page—solid reading.

Then-after centuries, perhaps-someone discovered that it was far easier to read a bulk of material i that material was frequently broken up and interspersed with white space, with resting spots for the eves.

1. Paragraphs:

Avoid Long Originally, these divisions had no significance gram matically. That came later. But even now grammatically. matical divisions do not govern the size of paragraphs absolutely. Grammar and paragraph size should be weighed. If the latter conflicts with the former, the grammatical division should be disregarded and the long, heavy, dull-looking, hard-toread paragraph be broken up.

> It is more important that the eye be rested, that the report read comfortably, than that a relatively unimportant grammatical rule be overobserved.

2.Study Size of Paragraphs:

However, the short paragraph can be overdone. A number of one sentence paragraphs one after and other make choppy reading. They may tend to produce the impression of a light, superficial treatment of the subject. It is best to try to strike, as far as is in your power, the happy medium in the size of your paragraphs. But don't let the matter look monotonous by having all the paragraphs the same size.

h the ragraph:

Display With- Much depends on display within the paragraph. Ample use of it will make the report both more interesting and more effective. It is again the old story of the advertiser displaying his wares. Your product is the information the report writer wishes to have the reader "buy."

> Then you will want to give it the best display you can.

Emphatic ndention

Quotations:

It makes a great deal of difference. Given a point the author wishes to emphasize-it doesn't necessarily have to be a quotation-indent it and surround it with white space as in the above quotation and that information will stick out like a sore thumb.

It will challenge attention.

Tabulation:

Tabulation is closely related to indented matter. Figures, small tables, et cetera, when arranged in the body of the page and surrounded by reading matter are emphatic because of the fact that they differ in structure from the solid reading matter.

Compactness:

While compactness in tables is good, care must be taken that you do not try to crowd too much on one page. There is a danger that some of the figures will be misread. Tables should be complete, but there is a limit to the amount that should be put on one page.

b. "Frames" I once had a college physics teacher who continually said, when he wanted us to remember a certain fact or formula.

"Put a frame around that fact and hang it up in your head where you can look at it. The frame will make that fact stay with you, hang together -be unified."

And he was right. Put a frame around a group of figures, small or large, and that group will stand out all the more. Besides, the final result will be one of finish and completeness that is worth trying for. Let's illustrate:

	PRODUCTION	
DATE	WEIGHT OF DRUM	G-25 Drum Test
9/17	235	9.25"
9/18	211	17.75"
9/19	220	11.75"

Now look at the same information with a "frame's around it:

PRODUCTION					
DATE	WEIGHT OF DRUM	G-25 Drum Test			
9/17 9/18 9/19	235 211 220	9.25" 17.75" 11.75"			

3.
Pictures and
Sketches
within the
Body:

In a similar way oftentimes a pen or pencil sketch of a small part or bit of apparatus, et cetera, under discussion will be of great aid in emphasizing a point. It is always somewhat of a bother to turn away from the reading matter to a blue print or photostat to see the illustrations. Oftentimes a small sketch can be made right on the typewritten sheet by the author of the report or by one of his men. The device is an effective one.

4. Placing and numbering of Graphs, Tables, etc.:

While the placing of graphs, drawings, photostats, tables, et cetera, cannot be greatly manipulated, there is a right way and a wrong way. The illustration should, wherever it is of a specific nature, follow the page in the report where it is mentioned. The reason is obvious.

A man does not like to be compelled to rummage over a number of prints and drawings at the end of a report for the one he wishes to observe in connection with the context; he wants the illustration to be as near at hand as possible.

The point, however, is not all-inclusive. Where the illustration is of a general nature and is referred to

frequently, it should be at the close. Naturally it would be impractical to attach a copy wherever mentioned. Such material should come at the close.

When in doubt, ask the writer of the report.

ignature:

At the close of the report there should be a provision for the writer's signature, as is to be seen at the end of this report.

The complete result will be a report that:

E Com-TE RESULT:

- 1. Looks well,
- 2. Reads well,
- 3. Saves time,
- 4. Is graphic,
- 5. Is efficient.

It will be a credit to your skill and balanced work-manship, and a very tangible addition to the value of the report.

TROY M. RODLUM, Sergeant Chemical Warfare Service, U. S. A.

## REPORT

ON

OPERATIONS, ORGANIZATION
AND SYSTEMS OF
ACCOUNTING CONTROL
FOR

AN INDUSTRIAL CONCERN<sup>1</sup>

"NERAL:

The verebouse is arranged very attractively and affords an

The warehouse is arranged very attractively and affords an allent general appearance. The labor used is exceptionally integent for work of this nature, and the general atmosphere is one toyalty and conscientious attention to duties throughout the entire anization.

Permission to reprint this report was given by the president of the report which it was written. It was prepared by Frank D. Chase, Inc., opago, Illinois.

#### ORGANIZATION:

The attached organization chart constitutes our recommendation a desirable staff arrangement.

The personnel and their duties are as follows:

The General Manager to supervise the entire organization, reporting to the President. This will make it possible to co-ordinate a departments and assure their functioning in accord separately an collectively.

The Comptroller, to collect the statistics and information of the entire business, analyze and present results in condensed form currently to the Board of Directors, and supervise the Accounting Directors as well as handle collections.

An outside Auditor, to make a certified audit of all accounts at least once a year and prepare income tax returns and a report to the

directors

The Superintendent, to have immediate direction of manufacturing

laboratory and unloading of materials.

The Office Manager, to be preferably a competent woman, to have charge of all stenographers, typists, files, office boys or messenger telephone operator and office janitor.

The Purchasing Agent, to have charge of purchases and traffic wit

such assistants as are required.

The Accountant, to be under the direct supervision of Comptrolli and to have charge of all billing, ordering on factory, bookkeepin and stores records.

The Shipping Clerk, to have control of mailing room, parcels possible shipments, express shipments, sample shipments, and outgoing advertising material and literature, all of which should be handled from location as shown on drawing No. 1.2

The general recommendations relative to physical arrangement ar

departmental systems are as follows:

## SHIPPING:

 All shipping and mailing to be concentrated on the ground flor of warehouse and factory. This to include parcels post and epress shipments to dealers and consumers and all sample shipments.

2. Mailing of literature and advertising material now done in the general office building in what is known as the mailing room to be a superficient of the superficien

transferred to Shipping Department.

Postal and express shipments to be handled in room below pre ent bottling room.

4. All freight shipments to be handled from same floor of war house building. This will enable all mailing and shipping to

<sup>&</sup>lt;sup>1</sup> Drawings are not reprinted.

concentrated under the direction of one department head, eliminating waste of space and duplicate effort in shipping material from various points throughout plant as at present. Another advantage will be the arrangement and storing of all advertising matter, finished samples and containers at one central plant.

#### TING DEPARTMENT:

re suggest a careful analysis of the work performed in the Print-Department, as observation shows that considerable of the work by this department could be added at the source of original ring. If, on the other hand, it is advisable or necessary to do a adderable volume of printing on the premises, it is our judgment the ent plant should be, to be profitable, enlarged to enable the cling of practically all of the Company's printing work.

#### MINTING:

the present system of accounting is very well kept, but does not side all the current information necessary to the complete control the business except at annual periods.

recommend the following additions and changes in the present

m:

Revise the present classification of accounts in the general ledger to secure prompt and significant data.

Install a complete unit cost system in order to secure currently

Ifull detail costs for analysis and control.

Install perpetual inventory system which will afford complete control of stores and stock on hand, purchase commitments and egoods in process. This will permit a complete operating profit and loss statement to be made at any time as well as full finanticial report without taking physical inventory.

Install a voucher register system. Provide for the summarization of various sources of entry posted direct to general ledger.

Install a new payroll form which will automatically give the data prequired for accounting and cost records.

## TOROL OF STORES AND STOCK:

recommend the physical arrangement and segregation of all as as shown on drawing No. 1. The present scattered location cores is shown in relative location on the same drawing.

recommend in this connection, as shown on the organization of, that a competent store-keeper be placed in charge of all stores, fiwill enable the perpetual inventory to be kept in a manner that the relied on.

tis also recommended that all stores excepting bottles be enclosed

ti wire partitions to make physical control possible.

#### OFFICE ARRANGEMENTS:

The present office building is inadequate as to space and arrang ment; and because of the construction of the building it would not practical to remodel the interior so as to afford a desirable layout.

Drawings No. 2 and No. 3 show a suggested arrangement and possible design for a modern administration building located as show

on plan of property.

As mentioned elsewhere, we have considered advisable the remove of the mailing department (insofar as samples and literature are concerned) to the central shipping room.

#### MANUFACTURING:

#### GENERAL RECOMMENDATIONS:

A fine screen partition should be installed in front of the bottlimachines—located so as to leave enough space to remove the cratefrom the bottles after corking. This will prevent flies from being attracted during bottling.

If it is necessary to dry bottles more thoroughly than at present, hot blast can be installed. This would necessitate moving the bottlimachine a few feet in order to give more space between them and to

washing machines.

Division of Labor	Employees	Per C
Bottle washing, etc	. 5	15.
Corking		6.
Removing bottles, crates, etc	_	6.
Labeling		6.
Wrapping		48.
Packing		15.
Press		3.
	33	1

#### RECOMMENDATIONS:

Plan "A."

Referring to above it is to be seen that the bottle wrapping tal 48% of the total bottling and packing labor. Bottle wrapping in chines have been adapted by most large medicine manufacturers as we suggest that they be installed here. There will be required for girls instead of sixteen as at present for wrapping. Three maching all will be needed, two for 5-oz. and one for 12-oz. bottles and total cost would be approximately \$16,500.00. The saving per years by the elimination of twelve girls will be \$6,650.00.

Six per cent on the investment and 10% depreciation gives a characteristic property of the saving per years.

\$2,640.00 so that the net saving per year would be \$4,010.00. Each whine will produce 20,000 bottles per day, giving an equivalent facity of 40,000 5-oz. bottles per day, if required, which can be rained with 4 girls instead of 16. We believe this plan is the one you fuld ultimately use as it will add very much to the neatness of your reling room and effect a decided saving in space. These machines must be installed until the cork has been changed to a patented top, the packing of the cork screw by machine will tear the carton. It is such time as the patented top is used, we advise using plan "B." a catalog and quotation on machine similar to one referred to are closed herewith.

"n "B."

it is possible to increase the output by having a surplus stock of and labeled bottles on hand. This would then keep the girls iplied with bottles to wrap when bottling, corking or labeling manes are down for repairs, or other interruptions in the flow of filled teles occurs. The surplus stock could then be placed on conveyor dy for wrapping. This surplus could be obtained by running the utling machines occasionally an hour or two longer than the regular urs of work or by speeding up the bottling machines so as to give a plus to meet emergencies. A truck with surplus stock could be reioned near each wrapping conveyor and additional trucks with a folus elsewhere.

By having a surplus it should be possible to get at least 10% more at the strapped without any difficulty. This would demand an in-

ase of sales.

of an increase in sales is not possible, it would be possible to operate recordance with sales with a more uniform production cost. If sales only 75% of 30,000 then the girls wrapping and packing would work 75% of 8 hours or 6 hours per day. We consider a method elepting an emergency surplus very advisable and also recommend curplus stock for plan "A," so that wrapping machines can be kept uning in case of bottling breakdowns or interruptions.

"n "C."

rearrangement of present wrapping conveyors and tables lengthne of the room is possible and can be worked out to increase propetion. It would better the present method of putting the packed

les on the conveyor to the glue press.

We do not recommend this arrangement of working lengthwise in communication room because Plan "A" with wrapping machines is the method rich should be finally adopted, for it better provides for the future pacity, reduce costs, and results in a more satisfactory layout.

#### SAMPLES:

Because of the large number of sample bottles of syrup distributed practically the same method of manufacture should be used as on the regular size product, excepting that instead of packing in the bottling room, they should be delivered through a chute in the floor to the shipping room. The manufacture of samples should be carried on in segregated part of the bottling room.

#### CONCLUSION:

The foregoing preliminary survey covers the essential features pertaining to the plant operation, form of organization, and methods on accounting control which we were requested to deal with.

## BIBLIOGRAPHY



### **BIBLIOGRAPHY**

HE following titles of books and articles may prove helpful those who wish to read further in particular fields. Persons desire to read extensively should consult 1600 Business ts, compiled by Sarah B. Ball; Third Edition, Revised and targed to 2,600 Titles by L. H. Morley and S. H. Powell H. W. Wilson Company); and Five Hundred Business ts, compiled and annotated by Ethel Cleland; Third Edition derican Library Association). The first of these was issued 17 and the second in 1920. How to Teach Business Cordinatere, by N. W. Barnes (A. W. Shaw Company), contains a useful bibliography of books and articles on business are and business methods published before 1917.

## YICS

HANDEIS, L. D., Business—A Profession. Small, Maynard & Boston, 1914.

MLHOUN, G. M., Ancient Greeks and the Evolution of and in Business. Houghton Mifflin Co., Boston, 1926.

RERUER, T. W., "Responsibility of the Rich for the Condition the Poor," in Essays in Social Justice. Harvard University R., Cambridge, 1915.

ITEDERICK, J. GEO., Book of Business Standards. Frank-

rice, Inc., New York, 1925.

EERMANCE, E. L., Ethics of Business: a Study of Current and Ards. Harper & Brothers, New York, 1926.

Ronald Press Company, New York, 1926.

GE, E. D., and Others, Morals in Modern Business. Yale resity Press, New Haven, 1914.

### PSYCHOLOGY

FARNSWORTH, B. B., Practical Psychology for Men Women in the Industries and Professions, and for the General Reader. C. W. Clark Company, New York, 1923.

HOLLINGSWORTH, H. L., Vocational Psychology. D. App.

ton & Co., New York, 1916.

KITSON, H. D., The Mind of the Buyer. The Macmilla Company, New York, 1921.

MAROT, HELEN, The Creative Impulse in Industry. E.

Dutton & Company, 1918.

McClure, M. T., How to Think in Business. McGraw-F. Book Company, New York, 1923.

Poffenberger, A. T., Psychology in Advertising. A.

Shaw Company, Chicago, 1925.

ROBINSON, J. H., The Mind in the Making. Harper Brothers, New York, 1921.

SCOTT, W. D., Influencing Men in Business. The Rong Press Company, New York, 1916.

Snow, A. J., Psychology in Business Relations. A. W. Shill Company, Chicago, 1925.

TEAD, ORDWAY, Instincts in Industry. Houghton Mifflin Co. pany, Boston, 1918.

## BUSINESS WRITING AND RELATED PROBLEMS

# (1) Business Writing

### (a) General

Frederick, J. Geo., Masters of Advertising Copy. Frank

Maurice, Inc., New York, 1925.

HALL, S. ROLAND, The Advertising Handbook, Secta IX, "The Writing of Copy." McGraw-Hill Box Company, New York, 1921.

HERROLD, L. D., Advertising Copy. A. W. Shaw Cold

pany, Chicago, 1926.

HOTCHKISS, GEORGE BURTON, Advertising Copy. H per & Brothers, New York, 1924.

OPDYCKE, JOHN B., The Language of Advertising. P. man & Sons, New York, 1925.

PALMER, G. H., Self-Cultivation in English. Thomas Y. Crowell Company, New York, 1897.

STARCH, DANIEL, Principles of Advertising, Part IV. A. W. Shaw Company, Chicago, 1923.

Woolf, James Davis, Writing Advertising. 1926.

# (b) House Organs

Bulletins and House Organs, Report No. 94. Dartnell Corporation, Chicago.

HALL, S. ROLAND, Business Writing, Chapter III. Mc-

Graw-Hill Book Company, New York, 1924.

O'Shea, P. F., Employees' Magazines for Factories, Offices, and Business Organizations. H. W. Wilson, New York, 1920.

RAMSAY, ROBERT, Effective House Organs. D. Appleton

& Company, New York, 1920.

Russell, F. A., Management of the Sales Organization, Chapter IX. McGraw-Hill Book Company, New York, 1922.

# (c) Reports

BABENROTH, A. C., Modern Business English, Chapter XIV. Prentice-Hall, 1925.

BAKER, RAY PALMER, The Preparation of Reports. The Ronald Press Company, New York, 1924.

# (d) Commercial Correspondence

AMERICAN ROLLING MILL COMPANY, Making Letters Talk. Middletown, Ohio, 1924.

BABENROTH, A. C., Modern Business English. Prentice-

Hall, Inc., New York, 1925.

Buck, C. E., Business Letter Writer's Manual. George H. Doran Company, New York, 1924.

CANDEE, A. M., Business Letter Writing. Biddle Publishing Company, Philadelphia, 1920.

- Dolch, E. W., Business Letter Writing. The Ronald Press Company, New York, 1922.
- Earle, S. C., The Theory and Practice of Technical Writing. The Macmillan Company, New York, 1919.
- Gardner, E. H., Effective Business Letters. The Ronald Press Company, New York, 1916.
- Hall, S. R., Handbook of Business Correspondence McGraw-Hill Book Company, Inc., New York, 1923.
- Hotchkiss, G. B., and Kilduff, E. J., Advanced Business Correspondence. Harper & Brothers, New York 1924.
- LOCKLEY, LAWRENCE L., Principles of Effective Letter Writing. McGraw-Hill Book Company, New York 1927.
- Manly, J. M. and Powell, J. A., Better Business Eng., lish. Frederick J. Drake & Company, Chicago, 1921
- Manly, J. M., and Powell, J. A., Better Business Letters. Frederick J. Drake & Company, Chicago, 1921.
- NAETHER, CARL A., The Business Letter. D. Appleton & Co., 1923.
- OPDYCKE, J. B., Business Letter Practice. Sir Isaac Pitt man & Sons, New York, 1927.
- Picken, J. H., Business Correspondence Handbook A. W. Shaw Company, Chicago, 1926.
- Powell, J. A., How to Write Business Letters. University of Chicago Press, Chicago, 1925.
- RAYMOND, C. H., Modern Business Writing. The Century Company, New York, 1921.
- SAUNDERS, ALTA GWINN, Effective Business English!
  The Macmillan Company, New York, 1925.
- SMART, W. K., How to Write Business Letters. A. W. Shaw Company, Chicago, 1916.
- THRIFT, T., Business Letters, How to Write Thems Business English Publication Co., Jackson, Michigan, 1925.
- Watson, Herbert, Applied Business Correspondences. A. W. Shaw Company, Chicago, 1922.

Weseen, M. H., Everyday Uses of English. Thomas Y. Crowell Company, New York, 1922.

# (e) Advertising Copy

Barton, H. A., How to Write Advertising. Lippincott, Philadelphia, 1925.

Brewster, A. J., Introduction to Advertising, pp. 67-

150. A. W. Shaw Company, Chicago, 1926.

Calkins, Earnest Elmo, Business of Advertising. D. Appleton & Company, New York, 1915.

Hall, S. Roland, Business Writing, Chapter IV. Mc-Graw-Hill Book Company, New York, 1924.

LEE, J. M., Language of Men of Affairs, Vol. II, Part IV. The Ronald Press Company, New York, 1920.

McKinsey, J. O., Budgetary Control, pp. 396-415. The Ronald Press Company, New York, 1922.

RICHARD, T. A., Technical Writing. John Wiley & Sons, New York, 1920.

Saunders, Alta Gwinn, Effective Business English, Chapter XXIII. The Macmillan Co., New York, 1925.

TAINTOR, S. A., Training for Secretarial Practice. Mc-Graw-Hill Book Company, New York, 1926.

Thompson, K. O., Technical Exposition. Harper & Brothers, New York, 1922.

WHIPPLE, T. H. B., Principles of Business Writing. Westinghouse Technical Night School Press, Pittsburgh, Pa., 1924.

## (2) Credits and Collections

Beckman, T. N., Credits and Collections in Theory and Practice. McGraw-Hill Book Company, New York, 1924.

Beebe, Dwight E., Retail Credits and Collections. Harper and Brothers, New York, 1918.

Brewster, S. F., Analyzing Credit Risks. The Ronald Press Company, New York, 1924.

Cassell, R. J., Constructive Collecting. Gregg Publishing Company, New York, 1923.

Credit Man's Diary. National Association of Cree Men, Annual.

ETTINGER and Golieb, Credits and Collections. Pretice-Hall, New York, 1926.

GARDNER, E. H., New Collection Methods. The Ronal Press Company, New York, 1918.

MEYER, C. A., Mercantile Credits and Collections. TI Macmillan Company, New York, 1916.

Olson, E. E., and Hallman, J. W., Credit Managemer The Ronald Press Company, New York, 1925.

Schluter, W. C., Credit Analysis. Prentice-Hall, No. York, 1925.

SKINNER, WHITE, and KRAMER, Credits and Collection LaSalle Extension University, Chicago, 1916.

# (3) Applications and Positions

Adams, Elizabeth Kemper, Women Professional Workers. The Macmillan Company, New York, 1921.

Blackford, K. M. H., and Newcomb, A., "The Rigg Job," Review of Reviews, New York, 1924.

FLETCHER, W. L., How to Get the Job You War. Houghton Mifflin Company, Boston, 1922.

FILENE, CATHERINE, Careers for Women. Houghton Mifflin Company, Boston, 1920.

LAIRD, D. A., Psychology of Selecting Men, pp. 81-10 McGraw-Hill Book Company, New York, 1925.

KILDUFF, E. J., How to Choose and Get a Better Jose Harper and Brothers, New York, 1922.

WHITEHEAD, H. Y., Your Job, pp. 23-80. Biddle Busness Publications, Inc., New York, 1920.

# (4) Advertising and Salesmanship

Blanchard, F. L., Essentials of Advertising. McGraw-Hill Book Company, New York, 1920.

CHARTERS, W. W., How to Sell at Retail. Houghton Mifflin Company, Boston, 1922.

CHERINGTON, P. T., Advertising as a Business Force Doubleday, Page & Co., Garden City, New York, 1913

COVER, J. H., Advertising: Its Problems and Methods. D. Appleton & Company, New York, 1926.

Deland, Lorin, F., At the Sign of the Dollar and Other Essays. Harper & Brothers, New York, 1917.

FARRAR, G. P., How Advertisements Are Built. D. Appleton & Co., New York, 1925.

Fisk, J. W., Retail Selling. Harper & Brothers, New York, 1916.

FREDERICK, J. GEORGE, Modern Salesmanship. Henry Holt & Company, New York, 1925.

French, G., Twentieth Century Advertising. D. Van Nostrand Company, New York, 1926.

Hall, S. R., Advertising Handbook. McGraw-Hill Book Company, New York, 1921.

Hall, S. R., Theory and Practice of Advertising. Mc-Graw-Hill Book Company, New York, 1926.

Parsons, F. A., The Art Appeal in Advertising. Harper and Brothers, New York, 1921.

RUSSELL, F. A., A Textbook of Salesmanship. McGraw-Hill Book Company, New York, 1924.

Scott, W. D., The Psychology of Advertising in Theory and Practice. Small, Maynard & Company, Boston, 1921.

SHERBOW, BENJAMIN, Effective Type-use for Advertising. The Author, New York, 1922.

Starch, D., Principles of Advertising. A. W. Shaw Company, Chicago, 1923.

Sheldon, G. H., Advertising Elements and Principles. Harcourt, Brace & Company, New York, 1925.

STEVENSON, JOHN A., Constructive Salesmanship. Harper & Brothers, New York, 1923.

Strong, E. K., Jr., The Psychology of Selling and Advertising. McGraw-Hill Book Company, New York, 1925.

TIPPER, H., and Others, Advertising, Its Principles and Practice. The Ronald Press Company, New York, 1915.

WHITEHEAD, HAROLD, Principles of Salesmanship. The Ronald Press Company, New York, 1923.

### OFFICE TRAINING

BARRETT, H. J., Modern Methods in the Office. Harpen & Brothers, New York, 1918.

BLACKMAN, H. A., Business Mail. The Ronald Press

Company, New York, 1924.

Galloway, L., Office Management, Its Principles and Practice. The Ronald Press Company, New Yorks 1919.

Galloway, L., Organizing the Stenographic Department The Ronald Press Company, New York, 1924.

HUDDERS, Indexing and Filing. The Ronald Press Company, New York, 1916.

Leffingwell, W. H., Office Management Principles and Practice. A. W. Shaw Company, Chicago, 1925.

McClelland, F. C., Office Training and Management! A. W. Shaw Company, Chicago, 1919.

Parsons, C. C., Office Organization and Management LaSalle Extension University, Chicago, 1917.

Schulze, J. William, The American Office. The Ronald Press Company, New York, 1914.









# Date Due



